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A Reference Guide for
Employers and Benefits Specialists

1992 Edition

EMPLOYEE BENEFITS

Survey Data from Benefit Year 1991

U.S. CHAMBER
RESEARCH CENTER

Employee Benefits 1992 Edition
Survey data from benefit year 1991

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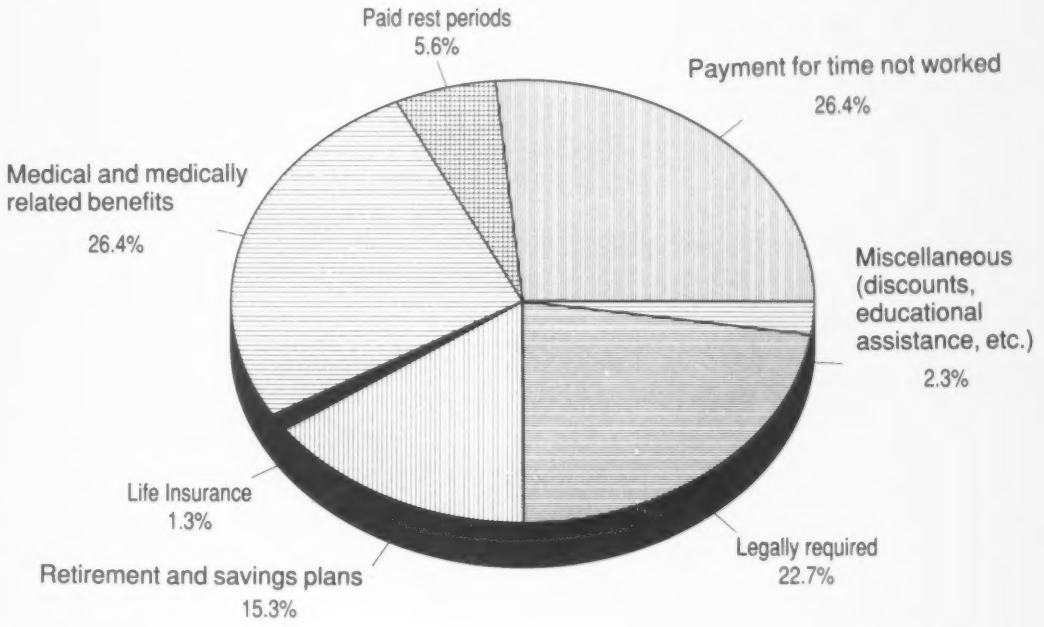
How the Benefit Dollar is Spent



1. INTRODUCTION

This survey of employee benefits continues the program of expanding the quantity and quality of data on benefit programs that we began several years ago. It includes a section on company benefit practices based on a new series of questions that was included in the survey for the first time this year. The section includes practices relating to vacation policies, health benefits programs, sick leave, types of pensions and savings plans offered and special benefit programs that are offered by firms. The results of this year's survey of employee benefits are once again available as an interactive diskette-based computer program that can be used on any IBM or compatible system. This year's computer program is improved and has more features than earlier programs. The easy to use, completely self-contained program is designed to perform comparative analysis and "what-if" scenarios. This software makes it possible for firms to calculate more precise comparisons of benefit costs and a benefits letter for you to send your employees comparing your benefits with those of the firms in the survey.

The more than 1000 firms participating in this year's survey represent a cross-section of firms in terms of industries, geography and size. Of the firms surveyed: 249 firms had less than 100 employees and 112 had more than 5000 employees. All the firms in the survey together employed more than 3.2 million persons, making this the largest survey of its kind.

Employee benefits issues are becoming the focal point of social legislation of the 90s. Mandated benefits are used to transfer the burden of social legislation from the public sector, where funds are exhausted and tax increases will no longer be tolerated, to the private sector, where the costs are not as apparent. In the past year, many bills were introduced in Congress that would require employers to provide health care, parental leave and other benefits at federally mandated levels. The information provided in this report should help employers to determine both the impact of such legislation on their firm, and the cost of providing existing benefits to their employees.

While this data is useful for determining guidelines for general benefit levels, it is inappropriate to use it in assessing the generosity of any specific employee-benefit. This is an assessment that can only be made in the context of the entire package of benefits, in both absolute terms and in terms relative to entire compensation and workplace specific circumstances.

This is the 30th survey of employee benefits conducted by the U.S. Chamber of Commerce. Initially, *Employee Benefits* was published every two years; however, because of an increasing concern about the cost of benefits, the survey has been published annually since 1979.

The firms who participated in this year's survey conducted extensive research to furnish the information requested, frequently at considerable cost to them. We extend our thanks to all survey participants for their invaluable assistance.

This year's publication was a team effort as it always is. Chu-Nan Chi and the systems development staff, under the direction of Sergio Gonzalez, and the data entry staff under the direction of Sunny Pritchard, all contributed to our being able to bring out this year's report in a timely fashion.

Martin Lefkowitz
Director of Special Projects

U.S. Chamber of Commerce

2. SUMMARY OF FINDINGS

The most significant result of this year's survey was the continued increase in benefit costs across the board. A small increase in legally required benefits was augmented by larger increases in health insurance, pension fund and savings contributions. On a per employee basis, employer costs for major medical and health insurance policies increased by 10.2 percent in 1991. The cost to the medically related benefits continued to increase considerably faster than payroll costs. The cost of medical and medically related benefits, which increased from 9.3 percent of payroll in 1989 to 9.9 percent of payroll in 1990, continued to increase in 1991 to 10.4 percent of payroll. Medically related costs include: health insurance, dental insurance, long-term and short-term disability insurance, retiree health insurance, vision care, cost of wellness programs and all other medically related benefits paid for by employers. The 1991 increase brings medically related costs to $3,465 per employee, a 37 percent increase from three years ago when these benefits cost employers $2,538 per year and a 58 percent increase from four years ago when health related benefits cost employers $2,189. The increased cost of the health insurance portion of health-related expenditures for current employees increased 10.2 percent in 1991, going from $2,371 per employee to $2,614 per employee. This year's increase in health insurance comes in spite of very significant measures taken by many employers to control costs. Seventy-three percent increased or instituted a deductible, 48 percent increased premium percentage paid by employees, 78 percent required preadmission certification, 49 percent required second surgical opinion and 26 percent limited patient choice of physicians.

This year, we are once again publishing data separately for hourly-paid and salaried employees (Tables 4a, 4b, and 4c). The data for the hourly-paid employees are based on a sub-sample of firms that reported hourly-paid and salaried employees separately.

1. Employee benefit payments varied widely among the 1008 participating companies. Approximately 2 percent of survey participants expended less than 18 percent of total payroll on benefits, while about 2 percent of survey participants spent 55 percent or more of payroll for benefits. The amount of benefits paid yearly per employee ranged from less than $3,500 to more than $13,000 (Table 1).

2. The mean average payment in 1991 was 39.2 percent of payroll, $6.357 per payroll hour, and $13,126 per year per employee (Table 2). The median average (the midpoint for the firms participating in the survey) was 36.5 percent.

3. Firms that are in more competitive industries, such as retailers and low-pay manufacturers, generally have a lower level of benefits than firms in concentrated industries that have fewer firms. Industry payments varied widely. Retailers and banks, two industries that are in financial trouble, averaged slightly more than 30 percent of payroll, the lowest averages, while primary and fabricated metals, machinery, transportation and the rubber industries paid more than 40 percent and had the highest average benefit payments as a percent payroll (Table 6).

4. There appears to be more of a standardization of benefits nationally and across regional lines. This year the variation across regions was only 1.5 percent of payroll, with the highest region, the Northeast Region, paying 39.7 percent, and the lowest region, the East North Central, paying 38.2 percent of payroll in benefits. In 1989, the regional variation was 3.8 percent, more than twice the variation in the current year (Table 10).

5. As shown on Table 11, 845 of the 1008 firms participating in this year's survey made some payment to a savings plan, pension fund, profit-sharing plan or similar plans. The rest indicated that they did not make any contributions to such plans for their employees. Firms not reporting payments to either pension, profit sharing, savings or some form of deferred compensation represented 16.4 percent of the firms participating in the survey, an increase from 1990 when 15.2 percent of the firms participating in the survey reported no contributions to pension and/or profit sharing plans. The average payment to pension, savings, and profit sharing plans in 1991, shown in Table 12, was 6.0 percent of payroll, up from 5.5 percent of payroll reported in 1990. There was an increase in pension plan premium payments to defined benefit plans from 2.1 percent of payroll in 1990 to 2.7 percent of payroll in 1991. Payments to defined contribution plans, 401K type plans, increased from 1.3 percent of payroll to 1.4 percent of payroll. Some firms reported that they did not have to make payments into existing defined contribution plans, but only paid for administrative and other costs (Table 12).

6. Health and life insurance programs are almost universal in participating firms. Ninety-eight percent of the firms participating in this year's survey indicated that they made at least some payment toward employee health insurance, while 90 percent provided at least some payment for life insurance coverage. This is almost identical to the results in the previous year. (Table 13).

8. Employee payroll deductions for benefits (Table 15) amounted to 12.0 percent of payroll, an increase from 11.6 percent in 1990. The major part of these deductions went to the Old Age, Survivors,

Disability and Health Insurance (OASDHI) programs. Employee payroll deductions for benefits included: 3.6 percent for pensions and savings plans, up slightly from 3.5 percent reported in 1989; 1.2 percent for hospitalization and surgical insurance, up from 0.9 percent of payroll in 1990, a significant shift in costs to the employees; and 0.5 percent for life insurance and other benefits, down from 0.6 percent reported in 1991 (Table 15).

An Additional Note

In 1986 we expanded our survey to better reflect total employer cost for all benefit payments made by employers. For example, data on health insurance for retirees and former workers and the cost of administering pension plans were surveyed starting in 1986. This resulted in a benefit level of approximately 1.0 percent higher. The cost of health insurance for former and retired employees has been deducted by some survey participants when calculating their benefits packages for comparison purposes.

Year	Average payment as a % of payroll
1979	36.6
1980	37.7
1981	37.3
1982	36.6
1983	36.6
1984	36.6
1985	37.7
1986	38.6 (Excluding retirees and former workers)
1986	39.3 (Including retirees and former workers)
1987	38.0 (Excluding retirees and former workers)
1987	39.0 (Including retirees and former workers)
1988	36.2 (Excluding retirees and former workers)
1988	37.0 (Including retirees and former workers)
1989	36.7 (Excluding retirees and former workers)
1989	37.6 (Including retirees and former workers)
1990	37.4 (Excluding retirees and former workers)
1990	38.4 (Including retirees and former workers)
1991	38.2 (Excluding retirees and former workers)
1991	39.2 (Including retirees and former workers)

SPECIAL SECTION ON BENEFITS PRACTICES

This year's survey is unique in that we have sought to collect a whole series of additional information on employee benefits practices for the firms participating in our survey. This section includes information on company benefit practices based on a new series of questions. These questions were formulated with the assistance of Bill Custer of Employee Benefits Research Institute (EBRI) and members of his staff. The section includes questions relating to practices on vacation policies, health benefits programs, sick leave, types of pensions and savings plans offered and special benefit programs that are offered by firms.

Supplemental Questions

Percentages are a percentage of those responding to the specific questions, therefore N will vary from question to question. Total responses to survey N=1,008.

1) Does your firm have a fixed benefit plan or a cafeteria plan? (A cafeteria plan is one that allows employees to choose between benefits and/or benefit plans)

Fixed Benefit Plan	426	(54%)
Cafeteria Plan	135	(17%)
Mixed Benefits Package	233	(29%)
	N=794	

This question was also asked on the 1990 survey. At that time 59 percent of the firms reported they had fixed benefit plans, 14 percent reported cafeteria plans and 27 percent reported mixed benefit plans. This movement toward more flexibility in benefits programs is significant. The flexible programs are gaining in popularity with both employers and employees. Working couples can coordinate their benefit programs under flexible plans, allowing them to maximize their benefits while avoiding payments for double coverage of health or other similar benefits.

2) What is the estimated percentage of part-time workers as the percentage of your total work-force? (Part-time workers are those who work less hours than the normal work week.)

1 - 10%	382	(70%)
1 - 30%	105	(19%)
31 - 50%	37	(7%)
51 - 70%	14	(3%)
71 -	10	(2%)
	n=548	

3) If you provide benefits to part-time employees, which benefits do you provide?

All	Yes - 207	(30%)	No - 479	(70%)
Health	Yes - 142	(24%)	No - 441	(76%)
Retirement	Yes - 243	(42%)	No - 342	(58%)
Vacations	Yes - 239	(42%)	No - 325	(58%)

More employers are providing their part-time employees with benefits this year than in previous years. This may be due to some employers shifting full-time workers to part-time schedules to keep their work-force in tact for the recovery. Vacation benefits continued to be the most frequently provided benefit to part-timers.

4) Has your firm made any accounting provisions for retiree benefits under FASB 106?

Yes - 187 (23%) No - 598 (77%)

While firms were not yet required to make provisions for retiree health insurance in 1991 the survey indicates that about two-thirds of the firms providing retiree health benefits had made some accounting provision on their balance sheet for these programs.

5) Do you offer a pension plan?

Yes - 710 (86%) No - 119 (14%)

A) 401 K type	Yes - 588 (74%)	No - 206 (26%)
B) Thrift/Savings Plan	Yes - 180 (27%)	No - 492 (73%)
C) Profit Sharing	Yes - 269 (38%)	No - 434 (62%)

The above data indicates that about two percent of the firms that did not make contributions to pension plans did set up a program allowing for employees to save their money in a tax deferred manner. Most significant was the fact that about 20 percent of the firms that had 401K type plans set these plans up for employee contributions with no employer contribution.

6) Do you offer a health plan?

Yes - 859 (99%) No - 119 (1%)

This would indicate that about one percent of employers offer employees the opportunity to participate in a health plan that they do not contribute to.

If so, which one?

A) Indemnity health insurance plan

Yes - 625 (80%) No - 158 (20%)

B) HMO health insurance plan

Yes - 421 (57%) No - 319 (43%)

C) PPO health insurance plan

Yes - 326 (46%) No - 390 (54%)

The average employer appears to offer at least two types of plans an indemnity type plan and a PPO or HMO.

7) How are plans funded?

A) Self Insured

Yes - 450 (63%) No - 265 (37%)

B) Commercial Insured

Yes - 327 (51%) No - 311 (49%)

C) Blue Cross/Blue Shield
Yes - 224 (35%) No - 408 (65%)

D) Other
Yes - 24 (60%) No - 16 (40%)

8) Do any plans have exclusionary clauses, such as elimination for preexisting conditions?
Yes - 592 (69%) No - 260 (31%)

Exclusionary clauses appear to be the rule rather than the exception in company furnished health insurance. These provisions have been criticized for benefits lock-in for employees who may have costly illnesses. This, however, does protect employers from taking on a large financial burden with a new employee.

9) Are employee contributions required?
Yes - 669 (80%) No - 167 (20%)

Employee Percentage:

A) Family Coverage	0%	50	(5%)
	1 - 10%	33	(4%)
	11 - 30%	835	(91%)
B) Single Coverage:	0%	50	(5%)
	1 - 10%	33	(4%)
	11 - 30%	835	(91%)

10) Is there a waiting period for health insurance coverage?

Number of Months:	0 months	378 (41%)
	1-3 months	257 (28%)
	3-5 months	218 (24%)
	5-7 months	36 (04%)
	7+ months	29 (03%)

11) Do you offer wellness programs?
Yes - 363 (42%) No - 497 (58%)

12) Which of the following have you incorporated in your major health plan?

A) Increased or instituted a deductible
Yes - 612 (73%) No - 231 (27%)

B) Increased premium percentage paid by employees
Yes - 399 (48%) No - 440 (52%)

C) Preadmission certification
Yes - 657 (78%) No - 185 (22%)

D) Required second surgical opinion
Yes - 416 (49%) No - 419 (51%)

E) Limited patient choice of physicians
Yes - 215 (26%) No - 603 (74%)

F) Other
Yes - 101 (25%) No - 302 (75%)

13) Other Benefits:

A) Do you offer paid or unpaid maternity leave?
- paid 184 (25%)
- unpaid 295 (39%)
- both 269 (36%)

Maternity leave has been the subject of legislation at both the federal and state level. Twenty-five percent of the firms responding to the survey indicated they had a system paid maternity leave and another 39 percent of the firms had some paid time combined with unpaid leave.

B) Do you offer sick leave?
Yes - 695 (80%) No - 177 (20%)

C) If yes to 13B, how much time is accrued per year?
The results of this question indicates that about half of the employers have a nonaccrual form of sick leave. These plans are more akin to disability plans, with some of these plans not paying benefits for some initial period of illness.

0 days	450 (49%)
1-5 days	125 (14%)
6-10 days	191 (21%)
11-15 days	123 (13%)
16+ days	29 (03%)

D) Do sick days carry over to the following year?
Yes - 368 (47%) No - 415 (53%)

E) How many vacation days are accrued per year?

Years of Service	DAYS PER YEAR 1-5	6-10	11-15	16-20	21-25	26+ days
1	266 (32%)	456 (56%)	70 (9%)	8 (1%)	12 (1%)	9 (1%)
5	24 (3%)	369 (45%)	364 (44%)	40 (5%)	14 (2%)	13 (1%)
10	17 (2%)	66 (8%)	502 (63%)	175 (22%)	26 (3%)	16 (2%)
15	17 (2%)	31 (4%)	220 (28%)	414 (53%)	70 (9%)	25 (3%)
20	17 (2%)	28(4%)	103 (13%)	437 (57%)	145 (19%)	34 (4%)

Vacations appear to be a product of longevity. While 88 percent of the firms reported that they gave workers with one year of service two weeks or less of vacation time, by the time a worker is employed five years, most will get more than two weeks of vacation. At 15 years of service most workers get more than three weeks of vacation, and at 20 years of service about one fourth of employers reward their employees with more than four weeks of vacation.

F) Do you offer vision care?
Yes - 256 (29%) No - 618 (71%)

G) Do you offer dental coverage?
Yes - 667 (76%) No - 209 (24%)

H) Do you offer mental health coverage?
Yes - 767 (88%) No - 104 (12%)

I) Do you offer drug and alcohol abuse treatment?
Yes - 741 (85%) No - 131 (15%)

3. DISTRIBUTION OF EMPLOYEE BENEFITS

Payments for employee benefits varied widely among the 1008 participating companies. At one extreme were 21 firms (2.1 percent of the participants) paying less that 18 percent of payroll for benefits. At the other extreme were 19 firms (1.9 percent of the participants) paying 60 percent or more.

The distribution of benefit payments for the 1008 firms is shown in Table 1.

The top ten percent of the firms paid more than 49.5 percent of payroll for benefits compared to 48 percent of payroll paid by the top 10 percent firms in 1989. The firms in the top 25 percent paid more than 43.3 percent of payroll compared to 41.5 percent of payroll paid by the firms in the top 25 percent in 1990, as shown in Table 2. The median average benefit level increased to 36.5 percent of payroll in 1991, with half the firms paying more than 36.5 percent and half the firms paying less than that amount. The median average in 1991 increased by 0.2 percent from 36.3 percent in 1990. The mean average payment for 1991 was 39.2 percent, which was a 0.8 percentage point increase from 38.4 percent of payroll in 1990. The mean was larger than the median, or middle point of the distribution of 36.5 percent, because larger firms with higher levels of benefits have a greater influence on the mean average, since the survey is weighted by size of payroll.

Corresponding data as cents per payroll hour and as annual dollars per employee are also shown in Table 2. The data indicate an increase of 35.0 cents per hour in 1991 compared to 1990, an increase of 5.8 percent, compared to an 8.1 percent increase in 1990 and a 6.9 percent increase in 1989.

The distribution of individual company payments by industry groups is shown in Table 3. Within individual industries, benefit payments also varied widely. Payments in the food, beverage, and tobacco industries varied from less than 24 percent of payroll to more than 50 percent of payroll. In fabricated metal products benefits varied from about 25 percent to more than 60 percent. Some of the variation in the percent of payroll for benefits is due to differences in pension and profit sharing payments, which can vary considerably between firms and within the same firm from year to year.

Table 1. Distribution of Employee Benefits, 1991

PERCENT OF PAYROLL		CENTS PER PAYROLL HOUR		DOLLARS PER YEAR PER EMPLOYEE	
Percent	Number of companies	Cents	Number of companies	Dollars	Number of companies
UNDER 18.0%	21	UNDER 150.0	20	UNDER $3,500	30
18.0—19.9	15	150.0—174.9	8	3,500—3,999	3
20.0—21.9	18	175.0—199.9	11	4,000—4,499	16
22.0—23.9	37	200.0—224.9	15	4,500—4,999	19
24.0—25.9	25	225.0—249.9	18	5,000—5,499	21
26.0—27.9	35	250.0—274.9	29	5,500—5,999	25
28.0—29.9	73	275.0—299.9	33	6,000—6,499	31
30.0—31.9	77	300.0—324.9	27	6,500—6,999	25
32.0—33.9	77	325.0—349.9	32	7,000—7,499	43
34.0—35.9	105	350.0—374.9	48	7,500—7,999	37
36.0—37.9	93	375.0—399.9	45	8,000—8,499	36
38.0—39.9	67	400.0—424.9	39	8,500—8,999	42
40.0—41.9	79	425.0—449.9	36	9,000—9,499	50
42.0—43.9	55	450.0—474.9	62	9,500—9,999	55
44.0—45.9	59	475.0—499.9	37	10,000—10,499	35
46.0—47.9	41	500.0—524.9	40	10,500—10,999	39
48.0—49.9	38	525.0—549.9	36	11,000—11,499	37
50.0—54.9	52	550.0—574.9	41	11,500—11,999	37
55.0—59.9	22	575.0—599.9	39	12,000—12,499	44
60.0—64.9	9	600.0—699.9	147	12,500—12,999	35
65.0 AND OVER	10	700.0 AND OVER	245	13,000 AND OVER	348
TOTAL	**1008**	**TOTAL**	**1008**	**TOTAL**	**1008**

Table 2. Five Levels of Employee Benefits, 1991

Item	As percent of payroll	Cents per payroll hour	Dollars per year per employee
10% of firms paid more than	49.5%	863.1	$ 17,916
25% of firms paid more than	43.3	696.9	14,528
50% of firms paid more than	36.5	530.4	10,926
75% of firms paid more than	30.9	380.3	8,045
90% of firms paid more than	25.0	276.3	5,877
Mean or average payment	39.2%	635.7	$ 13,126

Table 3. Distribution of Employee Benefits as Percent of Payroll, by Industry Group, 1991

		Manufacturing Industries															Nonmanufacturing Industries							
Total employee benefits as percentage of payroll	Total, all industries	Total, all manufacturing	Food, beverage, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone clay, and glass products	Primary metal industries	Fabricated metal products (excluding machinery and transportation equipment)	Machinery (excluding electrical)	Electrical machinery, equipment and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
UNDER 18.0%	21	7	...	2	...	1	...	1	...	...	1	1	...	...	...	1	14	...	1	5	1	2	...	5
18.0 - 19.9	15	4	...	...	...	...	...	1	1	...	1	...	...	...	...	1	11	...	1	4	...	1	1	4
20.0 - 21.9	18	5	...	1	2	...	...	...	...	...	...	1	...	...	...	1	13	...	...	6	1	...	2	4
22.0 - 23.9	37	12	2	...	2	3	1	...	...	...	...	...	...	2	...	2	25	...	...	7	2	4	..	12
24.0 - 25.9	25	6	...	...	1	2	...	...	...	...	1	1	...	1	...	...	19	1	...	5	1	...	4	8
26.0 - 27.9	35	13	...	...	2	2	...	...	...	...	...	7	...	...	1	1	22	...	...	1	2	3	3	13
28.0 - 29.9	73	30	3	4	6	1	2	1	...	...	...	5	2	4	...	2	43	4	...	4	3	4	8	20
30.0 - 31.9	77	27	2	2	2	3	..	...	4	...	...	6	...	3	2	3	50	1	2	6	8	8	8	17
32.0 - 33.9	77	34	4	...	1	6	1	1	2	...	...	4	1	7	2	5	43	2	...	5	6	8	7	15
34.0 - 35.9	105	42	3	1	7	5	2	2	1	2	3	7	1	5	...	3	63	13	...	7	4	14	8	17
36.0 - 37.9	93	41	1	2	2	1	4	1	1	2	2	8	2	5	5	5	52	9	...	4	2	13	7	17
38.0 - 39.9	67	27	2	2	2	1	2	1	1	1	2	3	3	4	1	2	40	8	...	2	4	7	6	13
40.0 - 41.9	79	33	3	1	...	1	...	...	4	2	1	8	2	3	2	6	46	8	...	2	12	13	4	7
42.0 - 43.9	55	14	...	1	1	1	...	2	...	...	...	4	...	3	...	2	41	9	1	1	6	8	5	11
44.0 - 45.9	59	24	3	...	2	1	2	...	1	...	1	8	2	3	1	...	35	10	1	4	3	8	1	8
46.0 - 47.9	41	15	1	...	1	1	1	...	3	...	2	5	...	...	...	1	26	6	...	...	1	11	2	6
48.0 - 49.9	38	15	1	...	...	1	1	...	1	...	2	5	...	2	2	...	23	13	...	1	1	2	...	6
50.0 - 54.9	52	20	3	1	2	1	1	...	2	...	...	6	1	1	1	1	32	14	...	2	4	2	2	8
55.0 - 59.9	22	12	1	1	3	...	...	...	...	...	1	2	1	...	...	3	10	6	...	1	2	...	...	1
60.0 - 64.9	9	8	...	1	...	...	...	...	1	...	...	2	2	2	...	...	1	...	...	...	...	...	...	1
65.0 & OVER	10	2	1	...	...	...	...	...	...	...	...	...	...	...	1	...	8	2	...	...	2	2	...	2
Total Companies	1008	391	30	19	36	31	17	10	22	7	17	83	17	45	18	39	617	106	6	67	65	110	68	195
50% of companies paid more than	36.5	36.6	37.9	34.7	34.8	33.2	36.4	34.3	40.2	37.9	38.6	38.9	39.8	36.2	37.3	36.2	36.2	43.7	30.9	30.2	39.4	37.7	34.2	33.9

4. AVERAGE BENEFITS PAYMENTS

This year's benefit payments data include separate tables for salaried and hourly-paid employees. While benefits for hourly-paid employees as a percent of payroll are greater, the dollar cost of benefits given to salaried employees is greater. The data separating hourly and salaried employees are derived from a smaller sample of firms that could separate benefit costs between hourly and salaried employees.

Employee benefits increased by 5.8 percent in 1991 in terms of dollars spent per employee per year. The increase in 1991 was more rapid than the 3.5 percent increase in payroll costs, thereby increasing the percentage of payroll going to benefits. The average cost per full-time equivalent employee increased from $12,402 per worker in 1990 to $13,126 per worker in 1991. Average benefits, as a percent of payroll, increased to 39.2 percent of payroll in 1991, up from 38.4 percent of payroll in 1990 and 37.6 percent in 1989, indicating that benefits continue to increase at a faster pace than pay.

The percent of payroll allocated to benefits for hourly-paid employees was 39.6 percent of payroll, up from 38.8 percent of payroll in 1990; while benefits for salaried employees increase to 37.1 percent of payroll, up from 35.9 percent reported in the previous year. The dollar value of benefits paid to salaried employees was $15,996, compared with $12,814 in benefits paid hourly workers. The composition of benefits was somewhat different between the two groups. Mandated benefits as a percent of payroll for hourly-paid workers are greater than those for salaried employees, since payroll taxes, such as social security and unemployment taxes, are limited by income caps on the tax base. Legally required benefits comprise 7.8 percent of payroll to salaried employees compared to 9.1 percent of hourly paid employees. Payments into retirement and savings plans for salaried employees are higher than hourly paid employees as a result of greater participation in 401Ks profit sharing and stock bonus programs that are either not as popular or not available to some hourly-paid employees.

Comparison of Benefits for Salaried Workers with Hourly Paid Employees

	Percent of Payroll		Dollars per Year		
	Salaried	Hourly	Salaried	Hourly	Difference
Total	37.1	39.6	$15,996	$12,814	3,182
Legally required	7.8	9.1	3,118	2,804	314
Retirement	7.1	5.8	2,395	1,701	694
Life insurance	0.6	0.5	228	158	71
Medically related	8.7	10.6	3,080	3,214	(134)
Paid rest periods*	0	2.6	0	882	(882)
Payment for time not worked	12.1	10.1	4,524	3,245	1,279
miscellaneous	0.9	0.9	304	252	52

*Since salaried workers are not paid strictly on the basis of time, payments for rest periods are not relevant to salaried workers.

The dollar cost of medically related benefits per employee per year was about $134 more per year for hourly-paid than for salaried employees as a result of the higher costs of disability insurance for hourly-paid workers. The cost of health insurance was virtually identical for the two groups, while salaried workers were more likely to have dental coverage than hourly-paid workers. Because of the pay differential, the cost of medical benefits as a percent of payroll was greater for hourly-paid workers (10.6 percent) compared to salaried employees (8.7 percent).

Another significant difference in the benefit levels between salaried and hourly-paid employees was money contributed to 401K-type plans. Contributions for these plans were nearly twice as great, as a percent of payroll, for salaried employees as they were for hourly-paid workers. This differential may be attributable to employer contributions since 401K contributions are usually paid on a matching basis and higher paid salaried workers are more likely to participate in these programs.

Types of benefits	Benefits as a percent of payroll all employees		
	Year		
	1989	1990	1991
Legally required payments	8.7	8.8	8.9
Retirement and savings	5.1	5.5	6.0
Life insurance and death benefits	0.5	0.5	0.5
Medical and medically related benefits	9.3	9.9	10.4
Paid rest periods, lunch periods, etc.	2.3	2.4	2.2
Payment for vacations, holidays, sick leave, etc.	10.8	10.5	10.4
Miscellaneous benefit	0.9	0.8	0.9
Total	37.6	38.4	39.2

Most major benefit categories increased as a percentage of payroll, indicating that benefits were increasing at a faster pace than pay. The largest increases were in the category of medical and medically related benefits which accounted for nearly 60 percent of the increase in benefits, despite efforts made by employers to curb medical cost increases.

Employee benefit payments, as a percent of payroll, averaged 39.2 percent for all companies surveyed. This included 1.0 percent for retiree health insurance, which is a part of medical and medically related benefits. Benefit costs in 1988 were 36.2 percent of payroll for active employees, compared to 36.7 percent in 1989, 37.4 percent in 1990 and 38.2 percent in 1991.

Manufacturing firms reported benefits of 38.8 percent of payroll compared to 39.4 percent of payroll for nonmanufacturing firms. This is a departure from previous years when manufacturing firms benefits exceeded those in nonmanufacturing. However the range of benefit payments

in nonmanufacturing is much greater in nonmanufacturing than in manufacturing. If public utilities are excluded from nonmanufacturing, these firms have a significantly lower level of benefits than manufacturing.

The two benefit programs that increased the most in costs over the past year were the cost of health insurance and health related benefits and pension costs. The cost of medical insurance increased by $243 per year, a 10.2 percent increase from the previous year. Health insurance costs are going up more than three times as fast as pay.

Complete results of average benefit payments for different types of benefits are given in tables 4a, 4b, and 4c.

Table 4a. Employee Benefits, by Type of Benefit: All Employees, 1991

Type of benefit	Total, all companies	Total, all manufacturing	Total, all non-manufacturing
Total employees benefits as percent of payroll	39.2	38.8	39.4
1. Legally required payments (employers' share only)	8.9	9.2	8.8
a. Old-Age, Survivors, Disability, and Health Insurance (employer FICA taxes) and Railroad Retirement Tax	7.1	7.1	7.1
b. Unemployment compensation	0.5	0.6	0.5
c. Works' compensation (including estimated cost of self insured)	1.3	1.5	1.1
d. State sickness benefit insurance	0.1	0.1	0.0
2. Retirement and saving plan and other payments (employers' share only)	6.0	5.3	6.2
a. Defined benefit pension plan contributions	2.7	2.1	2.9
b. Defined contribution plan payments (401 K type)	1.4	1.0	1.5
c. Profit sharing	0.5	0.9	0.4
d. Stock bonus and employee stock ownership plans (ESOP)	0.4	0.6	0.3
e. Pension plan premiums (net) under insurance and annuity contracts (insured and trusted)	0.4	0.1	0.5
f. Administrative and other costs	0.6	0.6	0.6
3. Life insurance and death benefits (employer's share only)	0.5	0.5	0.5
4. Medical & medically-related benefit payments (employers' share only)	10.4	10.4	10.4
a. Hospital, surgical, medical, and major medical insurance premiums (net)	7.8	7.8	7.8
b. Retiree (payments for retired employees) hospital, surgical, medical, and major medical insurance premiums (net)	1.0	1.0	1.0
c. Short term disability, sickness or accident insurance (company plan or insured plan)	0.3	0.3	0.3
d. Long-term disability or wage continuation (insured, self-administered, or trust)	0.2	0.2	0.3
e. Dental insurance premiums	0.6	0.6	0.6
f. Other (vision care, physical and mental fitness, benefits for former employees)	0.4	0.5	0.3
5. Paid rest periods, coffee breaks, lunch periods, wash-up time, travel time, clothes-change time, get ready time, etc.	2.2	2.0	2.3
6. Payments for time not worked	10.4	10.8	10.2
a. Payment for or in lieu of vacations	5.6	5.5	5.6
b. Payment for or in lieu of holidays	3.2	3.5	3.1
c. Sick leave pay	1.2	1.2	1.2
d. Parental leave (maternity and paternity leave payments)	0.0	0.0	0.0
e. Other	0.4	0.6	0.3
7. Miscellaneous benefit payments	0.9	0.6	1.1
a. Discounts on goods and services purchased from company by employees	0.3	0.1	0.3
b. Employee meals furnished by company	0.1	0.0	0.1
c. Employee education expenditures	0.2	0.2	0.2
d. Child care	0.0	0.0	0.0
e. Other	0.4	0.3	0.5
Total employee benefits as cents per hour	635.7	683.7	620.8
Total employee benefits as dollars per year per employee	$13,126	$14,317	$12,761

Table 4b. Employee Benefits, by Type of Benefit: Salaried Employees, 1991

Type of benefit	Total, all companies	Total, all manufacturing	Total, all non-manufacturing
Total employees benefits as percent of payroll	37.1	35.7	38.4
1. Legally required payments (employers' share only)	7.8	7.8	7.7
a. Old-Age, Survivors, Disability, and Health Insurance (employer FICA taxes) and Railroad Retirement Tax	6.7	6.7	6.8
b. Unemployment compensation	0.4	0.4	0.3
c. Works' compensation (including estimated cost of self insured)	0.6	0.7	0.5
d. State sickness benefit insurance	0.0	0.1	0.0
2. Retirement and saving plan and other payments (employers' share only)	7.1	6.0	8.2
a. Defined benefit pension plan contributions	1.9	1.3	2.5
b. Defined contribution plan payments (401 K type)	1.7	1.1	2.4
c. Profit sharing	0.7	1.0	0.4
d. Stock bonus and employee stock ownership plans (ESOP)	0.9	1.4	0.3
e. Pension plan premiums (net) under insurance and annuity contracts (insured and trusted)	0.1	0.2	0.1
f. Administrative and other costs	1.7	0.8	2.5
3. Life insurance and death benefits (employer's share only)	0.6	0.7	0.6
4. Medical & medically-related benefit payments (employers' share only)	8.7	8.7	8.7
a. Hospital, surgical, medical, and major medical insurance premiums (net)	6.6	6.6	6.6
b. Retiree (payments for retired employees) hospital, surgical, medical, and major medical insurance premiums (net)	0.7	0.9	0.5
c. Short term disability, sickness or accident insurance (company plan or insured plan)	0.2	0.1	0.3
d. Long-term disability or wage continuation (insured, self-administered, or trust)	0.1	0.1	0.2
e. Dental insurance premiums	0.7	0.7	0.7
f. Other (vision care, physical and mental fitness, benefits for former employees)	0.3	0.3	0.4
5. Paid rest periods, coffee breaks, lunch periods, wash-up time, travel time, clothes-change time, get ready time, etc.	0.0	0.0	0.0
6. Payments for time not worked	12.1	11.9	12.2
a. Payment for or in lieu of vacations	6.1	5.8	6.5
b. Payment for or in lieu of holidays	4.0	4.1	3.8
c. Sick leave pay	1.6	1.5	1.7
d. Parental leave (maternity and paternity leave payments)	0.0	0.0	0.0
e. Other	0.4	0.5	0.3
7. Miscellaneous benefit payments	0.9	0.7	1.1
a. Discounts on goods and services purchased from company by employees	0.2	0.2	0.1
b. Employee meals furnished by company	0.1	0.0	0.1
c. Employee education expenditures	0.2	0.1	0.2
d. Child care	0.0	0.0	0.0
e. Other	0.5	0.3	0.6
Total employee benefits as cents per hour	772.3	857.0	705.2
Total employee benefits as dollars per year per employee	$15,996	$18,014	$14,440

Table 4c. Employee Benefits, by Type of Benefit: Hourly Employees, 1991

Type of benefit	Total, all companies	Total, all manufacturing	Total, all non-manufacturing
Total employees benefits as percent of payroll	39.6	39.8	39.5
1. Legally required payments (employers' share only)	9.1	9.7	8.9
a. Old-Age, Survivors, Disability, and Health Insurance (employer FICA taxes) and Railroad Retirement Tax	7.1	7.2	7.1
b. Unemployment compensation	0.6	0.6	0.6
c. Works' compensation (including estimated cost of self insured)	1.3	1.8	1.2
d. State sickness benefit insurance	0.1	0.1	0.0
2. Retirement and saving plan and other payments (employers' share only)	5.8	5.1	6.0
a. Defined benefit pension plan contributions	2.8	2.4	3.0
b. Defined contribution plan payments (401 K type)	1.3	1.0	1.4
c. Profit sharing	0.5	0.8	0.4
d. Stock bonus and employee stock ownership plans (ESOP)	0.3	0.4	0.3
e. Pension plan premiums (net) under insurance and annuity contracts (insured and trusted)	0.4	0.1	0.5
f. Administrative and other costs	0.4	0.5	0.4
3. Life insurance and death benefits (employer's share only)	0.5	0.4	0.5
4. Medical & medically-related benefit payments (employers' share only)	10.6	10.9	10.5
a. Hospital, surgical, medical, and major medical insurance premiums (net)	8.0	8.2	7.9
b. Retiree (payments for retired employees) hospital, surgical, medical, and major medical insurance premiums (net)	1.1	1.0	1.1
c. Short term disability, sickness or accident insurance (company plan or insured plan)	0.3	0.4	0.3
d. Long-term disability or wage continuation (insured, self-administered, or trust)	0.3	0.2	0.3
e. Dental insurance premiums	0.6	0.6	0.6
f. Other (vision care, physical and mental fitness, benefits for former employees)	0.4	0.6	0.3
5. Paid rest periods, coffee breaks, lunch periods, wash-up time, travel time, clothes-change time, get ready time, etc.	2.6	2.7	2.5
6. Payments for time not worked	10.1	10.5	10.0
a. Payment for or in lieu of vacations	5.5	5.4	5.5
b. Payment for or in lieu of holidays	3.1	3.3	3.1
c. Sick leave pay	1.1	1.1	1.1
d. Parental leave (maternity and paternity leave payments)	0.0	0.0	0.0
e. Other	0.4	0.6	0.3
7. Miscellaneous benefit payments	0.9	0.5	1.1
a. Discounts on goods and services purchased from company by employees	0.3	0.0	0.3
b. Employee meals furnished by company	0.1	0.0	0.1
c. Employee education expenditures	0.2	0.2	0.2
d. Child care	0.0	0.0	0.0
e. Other	0.4	0.3	0.4
Total employee benefits as cents per hour	620.9	645.0	614.2
Total employee benefits as dollars per year per employee	$12,814	$13,496	$12,630

TABLE 5. Major Types of Employee Benefits, by Industry Groups, 1991

Industry group	Employee benefits as percent of payroll								Total employee benefits as cents per payroll hour	Total employee benefits as dollars per payroll year	Number of companies
	Total, all employee benefits	Legally required payments (employers' share only)	Retirement and savings plan payments (employers' share only)	Life insurance and death benefits payments (employers' share only)	Medical and medically-related benefits payments (employers' share only)	Paid rest periods	Payments for time not worked	Miscellaneous benefits			
Total, all industries	39.2	8.9	6.0	0.5	10.4	2.2	10.4	0.9	635.7	13,126	1,008
Total, all manufacturing	38.8	9.2	5.3	0.5	10.4	2.0	10.8	0.6	683.7	14,317	391
Manufacture of:											
Food, beverages and tobacco	44.8	8.6	11.9	0.6	10.3	1.5	11.4	0.6	694.1	14,434	30
Textile products and apparel	36.1	11.7	4.0	0.5	8.2	3.8	6.7	1.3	386.7	8,210	19
Pulp, paper, lumber and furniture	36.6	10.9	3.1	0.4	10.3	3.0	8.8	0.1	549.0	11,426	36
Printing and publishing	34.2	8.7	4.6	0.4	8.3	2.6	8.9	0.6	539.0	11,185	31
Chemicals and allied products	32.2	7.8	3.9	0.6	9.2	0.4	9.8	0.4	613.9	12,937	17
Petroleum industry	34.9	7.5	8.0	0.4	7.4	0.6	10.6	0.5	725.7	15,185	10
Rubber, leather and plastic products	50.5	11.9	7.3	0.5	16.4	2.7	11.2	0.5	869.8	17,189	22
Stone, clay and glass products	37.5	10.7	3.3	0.3	13.3	3.2	6.5	0.2	507.9	10,604	7
Primary metal industries	41.7	13.0	2.9	0.7	12.8	2.6	9.1	0.5	661.9	13,725	17
Fabricated metal products (excluding machinery and transportation equipment)	43.7	9.1	6.9	0.4	12.6	3.3	10.7	0.7	639.0	13,529	83
Machinery excluding electrical	41.3	9.3	5.3	0.5	11.1	3.6	10.7	0.9	688.5	14,587	17
Electrical machinery and supplies	35.5	8.9	3.8	0.2	8.5	2.3	11.1	0.6	649.0	13,526	45
Transportation equipmemt	40.6	9.6	4.9	0.7	11.4	1.5	12.1	0.4	777.6	16,549	18
Instruments and miscellaneous manufacturing industries	37.2	9.0	4.6	0.5	9.6	3.6	9.3	0.5	693.5	14,564	39
Total, all nonmanufacturing	39.4	8.8	6.2	0.5	10.4	2.3	10.2	1.1	620.8	12,761	617
Public utilities (electric, gas, water, telephone, etc.)	44.6	8.1	7.4	0.7	14.6	1.9	11.4	0.6	930.2	19,375	106
Department stores	31.0	10.8	2.5	0.2	5.9	0.1	7.5	4.0	263.4	5,478	6
Trade (wholesale and other retail)	37.7	11.2	3.7	0.2	9.5	4.1	8.2	0.8	368.9	7,648	67
Banks, finance companies, and trust companies	30.9	7.5	5.3	0.4	6.3	2.2	8.4	0.7	488.9	9,797	65
Insurance companies	38.0	7.9	5.6	0.5	9.2	2.8	10.3	1.7	639.4	12,671	110
Hospitals	35.7	8.2	3.4	0.2	8.7	4.2	9.7	1.2	460.1	9,398	68
Misc. nonmanufacturing industries*	38.3	9.8	6.9	0.3	8.0	2.5	10.0	0.7	590.5	12,297	195

* Includes research, engineering, government agencies, construction, etc.

5. INDUSTRY VARIATIONS

Employee benefits varied significantly among the industries surveyed. Manufacturing firms paid more in benefits in terms of actual dollars per year per employee $14,317 compared to $12,761 for nonmanufacturing firms while nonmanufacturing firms paid a slightly higher percentage of payroll than manufacturing firms, 39.4 percent vs. 38.8 percent. Benefit costs in manufacturing decreased from 40.1 percent of payroll in 1990 to 38.8 percent of payroll in 1991, while benefits for nonmanufacturing firms increased from 37.4 percent of payroll in 1990 to 39.4 percent of payroll in 1991. The decline in benefits for manufacturing firms is only as a percent of payroll since benefits costs in manufacturing firms increased at a slower pace than pay in 1990. But the cost of benefits in terms of dollars per year spent per employee continued to increase in 1991. A significant part of the increase in benefits in nonmanufacturing business is a direct result of pressure of health insurance costs on smaller service sector firms. Some employers are shifting rising health insurance costs to their employees by introducing cafeteria plans and flexible spending plans that fix the employer's contributions to an employee's insurance plan; thus shifting the increases that have normally been absorbed by employers, to employees. Some sectors that are experiencing financial problems, such as the banking and retailing industries, appear to have reduced benefits.

Manufacturing firms paid an average of 38.8 percent of payroll, or $14,317 per employee per year in benefits, adding nearly 683.7 cents per hour to the cost of an employee. Nonmanufacturing firms paid $12,761 per employee per year in benefits, 39.4 percent of payroll, and 620.8 cents per hour.

Firms that are in more competitive industries, such as retailers and low-pay manufacturers, generally have a lower level of benefits than firms in concentrated industries that have fewer firms.

Higher-pay industries tend to pay more in benefits than lower-pay industries. The reasons for this are two-fold. Employee benefits, except for vacations, holidays, and other leave, are not taxable and thus higher-paid workers would prefer benefits to the taxable income. On the other hand, lower-paid employees need a greater share of their income more immediately; and therefore cannot afford to defer their incomes to long-term pay-off plans such as pensions.

More detailed data regarding the cost of benefits by industry as a percent of payroll, cents per payroll hour, and annual dollars per employee are shown in Tables 6, 7, and 8.

Below is a table translating our industry classifications used in this survey into the Standard Industrial Code (SIC) system used by the Department of Labor. Firms engaged in activities in more than one industry are classified in the industry that generates the greatest percentage of sales for that firm. This is essentially the same system used in government surveys.

INDUSTRY CODE TABLE

Chamber Code	Low SIC	High SIC	Name
101	201	214	Food, beverage, and tobacco
102	221	239	Textile products and apparel
103	241	266	Pulp, paper, lumber, and furniture
104	271	279	Printing and publishing
105	281	289	Chemicals and allied products
106	291	299	Petroleum industry
107	301	319	Rubber, leather and plastic products
108	321	329	Stone, clay and glass products
109	331	339	Primary metal industries
110	341	349	Fabricated metal products (excludingmachinery and transportation equipment
112	351	359	Machinery (excluding electrical)
113	361	369	Electrical machinery, equipment and supplies
114	371	379	Transportation equipment
115	381	399	Instruments and miscellaneous manufacturingindustries
201	481	497	Public utilities (electric, gas, water, telephone, etc.)
202	531	539	Department stores
203	501	527	Trade (wholesale and other retail)
	541	599	
204	601	628	Banks, finance companies, and trust companies
205	631	639	Insurance companies
206	011	179	Miscellaneous nonmanufacturing industries
	401	478	
	641	805	
	811	899	
207	806	809	Hospitals

Table 6. Employee Benefits as Percent of Payroll, by Type of Benefit and Industry Groups, 1991

Type of benefit	Total, all industries	Manufacturing industries																Nonmanufacturing industries							
		Total, all manufacturing	Food, beverage, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay and glass products	Primary metal industries	Fabricated metal products (excluding machinery and transportation equipment)	Machinery (excluding electrical)	Electrical machinery, equipment and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries[1]
Total employee benefits as percent of payroll	39.2	38.8	44.8	36.1	36.6	34.2	32.2	34.9	50.5	37.5	41.7	43.7	41.3	35.5	40.6	37.2	39.4	44.6	31.0	37.7	30.9	38.0	35.7	38.3
1. Legally required payments (employers' share only)	8.9	9.2	8.6	11.7	10.9	8.7	7.8	7.5	11.9	10.7	13.0	9.1	9.3	8.9	9.6	9.0	8.8	8.1	10.8	11.2	7.5	7.9	8.2	9.8
a. Old-age, Survivor, Disability, and Health, Insurance (employer FICA taxes) and Railroad Retirement Tax	7.1	7.1	7.1	7.1	7.3	7.0	6.5	6.7	7.3	7.0	7.6	7.1	7.4	7.2	7.0	7.1	7.1	6.9	7.4	7.5	6.6	7.0	7.1	7.4
b. Unemployment compensation	0.5	0.6	0.6	0.9	0.8	0.5	0.4	0.4	0.5	0.9	1.3	0.6	0.6	0.6	0.4	0.7	0.5	0.4	1.1	1.0	0.6	0.5	0.1	0.5
c. Worker's compensation (including estimated cost of self-insured)	1.3	1.5	0.9	3.7	2.8	1.2	0.8	0.4	2.9	2.8	4.1	1.3	1.3	1.1	2.1	1.1	1.1	0.8	2.3	2.8	0.2	0.4	1.1	1.9
d. State sickness benefits insurance and other	0.1	0.1	...	...	...	...	...	...	1.2	...	0.1	...	...	...	...	...	...	...	0.1	...	...	...	...	0.1
2. Retirement and savings plan payments (employers' share only)	6.0	5.3	11.9	4.0	3.1	4.6	3.9	8.0	7.3	3.3	2.9	6.9	5.3	3.8	4.9	4.6	6.2	7.4	2.5	3.7	5.3	5.6	3.4	6.9
a. Defined benefit pension plan contributions	2.7	2.1	2.7	1.3	1.3	2.4	1.8	0.2	5.6	1.0	1.3	4.8	2.6	1.7	1.4	1.7	2.9	4.1	0.2	0.8	1.2	2.8	2.0	3.2
b. Defined contribution plan payments (401K type)	1.4	1.0	0.4	0.7	1.5	1.3	1.0	1.3	1.1	1.6	1.1	1.3	2.2	0.9	0.9	1.2	1.5	2.1	1.3	0.2	2.2	1.2	0.7	1.1
c. Profit sharing	0.5	0.9	6.9	0.7	0.2	0.3	...	...	0.2	...	0.2	0.3	0.1	1.0	...	1.3	0.4	...	...	1.3	0.8	0.3	0.1	0.7
d. Stock bonus and employee stock ownership plans (ESOP)	0.4	0.6	...	0.6	...	0.4	0.3	3.8	...	0.1	...	0.2	...	0.1	1.7	...	0.3	0.2	1.0	0.1	0.7	0.3	...	0.2
e. Pension plan premiums (net) under insurance and annuity contracts (insured and trusted)	0.4	0.1	0.1	0.5	...	...	...	...	...	...	...	0.2	...	...	0.4	0.1	0.5	0.5	...	1.2	0.1	0.1	...	0.8
f. Administrative and other cost	0.6	0.6	1.8	0.2	...	0.2	0.8	2.7	0.3	0.5	0.3	0.2	0.3	0.2	0.5	0.4	0.6	0.5	...	0.1	0.3	0.8	0.5	0.9
3. Life insurance and death benefit payments (employers' share only)	0.5	0.5	0.6	0.5	0.4	0.4	0.6	0.4	0.5	0.3	0.7	0.4	0.5	0.2	0.7	0.5	0.5	0.7	0.2	0.2	0.4	0.5	0.2	0.3
4. Medical and medically related benefit payments (employers' share only)	10.4	10.4	10.3	8.2	10.3	8.3	9.2	7.4	16.4	13.3	12.8	12.6	11.1	8.5	11.4	9.6	10.4	14.6	5.9	9.5	6.3	9.2	8.7	8.0
a. Hospital, surgical, medical, and major medical insurance premiums (net)	7.8	7.8	8.1	7.2	8.3	7.4	8.0	5.5	8.6	10.2	9.7	10.4	9.0	6.3	8.1	7.9	7.8	10.0	4.8	8.5	5.0	6.7	7.8	6.9
b. Retiree (payments for retired employees) hospital, surgical medical, and major medical insurance premiums (net)	1.0	1.0	0.8	0.2	0.9	...	0.5	0.2	2.3	1.9	2.1	0.3	0.4	0.8	1.6	0.5	1.0	2.1	0.4	0.1	0.3	0.9	...	0.4
c. Short-term disability, sickness or accident insurance (company plan or insured plan)	0.3	0.3	0.3	0.2	0.4	0.5	0.1	1.4	0.8	0.4	0.3	0.3	0.3	0.4	...	0.3	0.3	0.6	0.1	0.2	0.3	0.3	0.2	0.1
d. Long-term disability or wage continuation (insured, self-administered, or trusts)	0.2	0.2	0.4	0.2	0.1	0.1	0.2	...	0.6	0.1	0.1	0.6	0.2	0.1	0.1	0.2	0.3	0.3	...	...	0.1	0.4	0.2	0.2
e. Dental insurance program	0.6	0.6	0.5	0.4	0.5	0.3	0.4	0.1	0.8	0.3	0.4	0.7	0.9	0.5	1.0	0.6	0.6	0.9	0.5	0.2	0.3	0.5	0.4	0.3
f. Other (vision care, physical and mental fitness benefits for former employees)	0.4	0.5	0.2	0.1	0.1	0.1	0.1	0.2	3.3	0.4	0.2	0.3	0.3	0.3	0.5	0.1	0.3	0.6	0.1	0.3	0.2	0.4	0.1	0.1
5. Paid rest periods, coffee breaks, lunch periods, wash-up time, travel time, clothes change time, get ready time, etc.	2.2	2.0	1.5	3.8	3.0	2.6	0.4	0.6	2.7	3.2	2.6	3.3	3.6	2.3	1.5	3.6	2.3	1.9	0.1	4.1	2.2	2.8	4.2	2.5
6. Payments for time not worked	10.4	10.8	11.4	6.7	8.8	8.9	9.8	10.6	11.2	6.5	9.1	10.7	10.7	11.1	12.1	9.3	10.2	11.4	7.5	8.2	8.4	10.3	9.7	10.0
a. Payments for or in lieu of vacations	5.6	5.5	6.7	3.4	4.8	4.9	5.5	6.6	7.1	3.8	5.2	5.4	5.8	5.4	5.3	4.4	5.6	6.7	4.5	4.8	4.1	5.2	5.7	5.2
b. Payments for or in lieu of holidays	3.2	3.5	3.8	2.1	2.5	3.2	3.8	3.1	3.5	2.4	3.3	3.1	3.3	3.1	4.2	3.4	3.1	3.4	1.5	2.4	3.2	3.3	1.9	3.3
c. Sick leave pay	1.2	1.2	0.3	0.2	1.2	0.6	0.5	0.3	0.1	0.3	0.2	1.6	1.1	1.5	2.0	1.3	1.2	1.0	1.3	0.9	0.9	1.4	1.5	1.3
d. Parental leave (maternity and paternity leave payments)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
e. Other	0.4	0.6	0.6	0.9	0.3	0.1	0.1	0.6	0.5	0.2	0.3	0.5	0.5	1.1	0.6	0.2	0.3	0.4	0.1	0.1	0.2	0.4	0.6	0.2
7. Miscellaneous benefit payments	0.9	0.6	0.6	1.3	0.1	0.6	0.4	0.5	0.5	0.2	0.5	0.7	0.9	0.6	0.4	0.5	1.1	0.6	4.0	0.8	0.7	1.7	1.2	0.7
a. Discounts on goods and services purchased from company by employees	0.3	0.1							0.1					0.3		0.1	0.3	0.1	3.8	0.4	0.1	0.1	0.1	0.1
b. Employee meals furnished by company	0.1			0.1			0.2				0.1						0.1	0.1	0.1		0.1	0.4	0.2	...
c. Employee education expenditures	0.2	0.2	0.1	0.2	0.1	0.2	0.1	0.3	0.1	0.1	0.2	0.1	0.2	0.2	0.2	0.3	0.2	0.1		0.1	0.3	0.3	0.3	0.1
d. Child care																							0.1	...
e. Other	0.4	0.3	0.5	0.9	0.1	0.4	0.1	0.2	0.3	0.1	0.3	0.6	0.6	0.2	0.3	0.2	0.5	0.3		0.4	0.3	0.9	0.5	0.5

Table 7. Employee Benefits as Cents per Payroll Hour, by Type of Benefit and Industry Groups, 1991

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries							
		Total, all manufacturing	Food, beverage, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay and glass products	Primary metal industries	Fabricated metal products (excluding machinery and transportation equipment)	Machinery (excluding electrical)	Electrical machinery, equipment and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Total employee benefits as percent of payroll	635.7	683.7	694.1	386.7	549.0	539.0	613.9	725.7	869.8	507.9	661.9	639.0	688.5	649.0	777.6	693.5	620.8	930.2	263.4	368.9	488.9	639.4	460.1	590.5
1. Legally required payments (employers' share only)	144.2	162.8	132.9	124.9	163.9	138.0	148.2	155.0	205.3	45.0	207.3	132.8	154.9	162.9	183.5	167.9	138.4	168.0	91.9	109.6	119.3	133.5	106.4	151.4
a. Old-age, Survivor, Disability, and Health, Insurance (employer FICA taxes) and Railroad Retirement Tax	114.4	124.5	109.7	76.0	109.4	109.9	124.8	138.8	125.7	94.1	120.2	104.4	124.2	131.9	134.9	132.3	111.3	142.7	62.6	72.9	105.2	117.9	90.9	113.4
b. Unemployment compensation	8.7	9.7	9.7	9.3	12.2	8.5	7.7	7.6	8.9	12.7	20.7	8.3	9.6	11.3	7.7	14.0	8.3	8.9	8.9	9.3	10.1	9.0	1.6	7.5
c. Worker's compensation (including estimated cost of self-insured)	20.3	27.2	13.4	39.4	42.1	19.2	15.1	8.3	49.4	38.2	65.0	19.5	21.1	19.8	40.9	21.4	18.1	16.0	19.8	27.3	3.8	6.3	13.6	29.0
d. State sickness benefits insurance and other	0.8	1.4	0.1	0.2	0.2	0.3	0.5	0.3	21.3	…	1.4	0.6	…	…	…	0.3	0.6	0.4	0.6	…	0.3	0.4	0.2	1.5
2. Retirement and savings plan payments (employers' share only)	96.5	93.4	184.2	42.6	47.1	73.1	75.2	166.7	124.8	44.3	46.3	100.2	88.3	69.5	94.6	86.7	97.4	155.2	21.6	36.4	83.5	93.9	43.7	106.5
a. Defined benefit pension plan contributions	44.0	37.0	41.3	13.7	19.9	38.0	33.4	5.2	96.4	13.3	21.3	70.3	44.0	30.2	26.9	31.6	46.2	84.4	1.7	7.7	19.2	46.3	26.4	49.2
b. Defined contribution plan payments (401K type)	22.4	17.8	5.7	7.4	22.4	20.4	18.8	27.1	18.7	21.9	17.4	18.3	36.9	15.7	18.2	22.1	23.8	44.2	10.9	2.2	34.4	21.0	9.5	17.7
c. Profit sharing	8.2	15.2	106.9	7.6	3.4	4.3	0.3	0.1	4.2	…	2.7	3.8	2.2	17.8	0.1	23.7	6.0	0.5	…	12.6	12.6	5.7	1.4	10.9
d. Stock bonus and employee stock ownership plans (ESOP)	6.4	11.3	0.3	6.1	0.7	6.5	6.7	78.8	0.5	1.8	0.1	2.7	…	1.6	33.2	0.8	4.8	4.8	8.8	1.5	11.2	5.3	0.1	3.2
e. Pension plan premiums (net) under insurance and annuity contracts (insured and trusted)	6.2	2.2	1.3	5.9	0.1	0.2	…	…	…	…	0.3	2.4	…	0.3	7.6	1.0	7.4	10.6	…	11.9	1.2	2.0	0.3	12.1
f. Administrative and other cost	9.5	9.8	28.6	2.0	0.6	3.5	16.1	55.6	5.0	7.3	4.5	2.7	5.2	3.9	8.7	7.4	9.3	10.8	0.1	0.6	4.9	13.6	6.0	13.4
3. Life insurance and death benefit payments (employers' share only)	7.8	8.5	8.8	5.7	6.0	6.8	10.7	8.9	9.1	3.4	11.4	5.8	7.9	4.5	12.5	9.2	7.6	14.9	1.9	1.7	6.8	8.6	2.4	5.0
4. Medical and medically related benefit payments (employers' share only)	167.8	182.7	158.8	87.6	154.1	131.0	175.6	153.1	282.1	180.5	202.7	183.9	184.5	154.6	217.7	179.3	163.2	303.2	50.0	92.7	99.5	154.7	112.7	123.9
a. Hospital, surgical, medical, and major medical insurance premiums (net)	126.6	137.5	124.8	76.7	124.9	116.8	151.8	113.9	148.5	138.3	154.8	151.8	149.6	115.7	155.0	147.2	123.2	208.8	40.5	83.6	79.3	113.3	101.1	106.5
b. Retiree (payments for retired employees) hospital, surgical medical, and major medical insurance premiums (net)	16.6	17.0	12.8	1.8	13.2	0.7	9.5	4.5	38.9	25.7	33.7	4.7	6.9	14.0	31.0	9.7	16.5	44.3	3.2	1.4	5.0	14.3	0.2	6.4
c. Short-term disability, sickness or accident insurance (company plan or insured plan)	5.2	5.1	4.0	1.7	5.4	7.3	1.3	30.0	13.0	5.5	4.0	4.5	4.7	7.0	0.8	4.7	5.2	11.9	1.2	1.9	5.1	4.4	2.1	2.3
d. Long-term disability or wage continuation (insured, self-administered, or trusts)	4.0	3.7	5.7	2.2	1.3	1.0	3.1	0.4	11.0	1.5	1.7	9.1	2.8	2.6	2.2	3.8	4.1	6.6	…	0.4	1.6	7.2	2.7	3.2
e. Dental insurance program	9.5	11.2	8.3	4.6	8.2	4.2	8.2	1.1	14.3	3.8	5.8	10.0	15.3	9.3	18.6	11.2	9.0	19.6	4.2	2.2	5.2	9.0	5.4	4.2
f. Other (vision care, physical and mental fitness benefits for former employees)	5.9	8.1	3.3	0.6	1.1	1.0	1.6	3.2	56.4	5.8	2.7	3.7	5.3	6.0	10.0	2.7	5.3	12.0	0.9	3.3	3.2	6.4	1.1	1.4
5. Paid rest periods, coffee breaks, lunch periods, wash-up time, travel time, clothes change time, get ready time, etc.	36.4	35.7	22.9	40.7	44.4	40.8	8.0	11.5	46.5	43.0	41.6	48.7	59.4	41.9	28.5	66.3	36.7	39.6	0.8	40.2	34.5	46.4	54.2	37.9
6. Payments for time not worked	167.8	190.9	176.9	71.5	131.4	140.1	187.7	220.0	193.0	88.6	144.0	156.6	178.0	203.9	232.6	173.9	160.6	237.0	63.7	80.2	133.8	174.0	125.1	154.6
a. Payments for or in lieu of vacations	90.4	97.1	104.1	36.7	71.6	77.2	104.2	137.2	122.5	50.8	82.8	78.6	96.3	99.5	101.9	82.5	88.4	139.6	38.5	47.1	65.3	87.7	73.1	80.4
b. Payments for or in lieu of holidays	52.2	62.1	59.2	22.9	38.1	50.6	71.7	65.2	59.9	31.8	52.6	45.9	55.4	57.3	80.1	63.9	49.1	69.9	13.1	23.7	51.2	55.7	24.0	50.9
c. Sick leave pay	19.0	21.4	5.1	2.2	17.3	10.1	10.4	5.4	2.1	3.5	3.9	24.1	18.4	27.4	38.5	24.2	18.2	20.0	11.2	8.4	13.9	23.6	19.7	19.8
d. Parental leave (maternity and paternity leave payments)	0.1	…	…	…	…	0.1	…	…	…	…	0.2	…	…	…	…	…	0.1	0.1	…	…	0.3	0.2	…	
e. Other	6.1	10.2	8.6	9.7	4.4	2.1	1.4	12.2	8.4	2.5	4.5	8.0	7.9	19.7	11.9	3.2	4.8	7.5	0.9	1.1	3.1	6.8	8.3	3.4
7. Miscellaneous benefit payments	15.2	9.7	9.7	13.8	2.1	9.2	8.5	10.4	9.0	3.2	8.6	10.9	15.4	11.7	8.3	10.2	16.9	12.3	33.6	8.1	11.5	28.3	15.7	11.2
a. Discounts on goods and services purchased from company by employees	4.1	1.3	0.4	0.4	0.1	0.7	…	…	2.2	…	0.2	…	…	4.6	0.1	1.5	4.9	2.6	32.2	3.5	1.2	1.1	1.5	0.9
b. Employee meals furnished by company	1.6	0.6	0.2	0.9	…	0.6	3.8	0.4	…	…	1.5	0.3	0.6	0.2	…	0.4	1.9	1.1	1.0	0.2	1.5	6.6	2.2	0.3
c. Employee education expenditures	2.7	2.8	1.2	2.6	1.1	2.4	1.9	5.7	2.1	1.2	2.8	1.1	4.0	3.5	3.4	4.7	2.7	2.4	0.1	0.7	4.2	5.8	4.1	2.1
d. Child care	0.1																0.1				0.1	0.3	0.8	
e. Other	5.7	4.9	7.9	9.8	0.9	5.5	2.8	4.2	4.7	2.0	4.1	9.4	10.8	3.3	4.8	3.6	7.2	6.1	0.4	3.6	4.5	14.5	7.0	7.8

Table 8. Employee Benefits as Dollars per Year per Employee, by type of Benefit and Industry Groups, 1991

Type of benefit	Total, all industries	Manufacturing industries															Nonmanufacturing industries							
		Total, all manufacturing	Food, beverage, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay and glass products	Primary metal industries	Fabricated metal products (excluding machinery and transportation equipment)	Machinery (excluding electrical)	Electrical machinery, equipment and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
Total employee benefits as dollars per year	13,126	14,317	14,434	8,210	11,426	11,185	12,937	15,185	17,189	10,604	13,725	13,529	14,587	13,526	16,549	14,564	12,761	19,375	5,478	7,648	9,797	12,671	9,398	12,297
1. Legally required payments (employers' share only)	2,978	3,410	2,763	2,653	3,412	2,863	3,123	3,244	4,056	3,026	4,299	2,811	3,282	3,395	3,905	3,527	2,846	3,499	1,912	2,271	2,391	2,645	2,173	3,154
a. Old-age, Survivor, Disability, and Health, Insurance (employer FICA taxes) and Railroad Retirement Tax	2,363	2,606	2,282	1,613	2,277	2,281	2,631	2,905	2,484	1,964	2,492	2,211	2,632	2,748	2,871	2,779	2,288	2,973	1,301	1,511	2,108	2,336	1,858	2,361
b. Unemployment compensation	179	204	201	198	253	176	162	159	176	266	429	175	203	234	165	293	172	184	186	193	202	178	33	157
c. Worker's compensation (including estimated cost of self-insured)	418	570	278	836	877	399	318	173	976	797	1,349	413	448	412	869	449	372	334	412	567	76	124	277	603
d. State sickness benefits insurance and other	17	30	2	5	5	7	12	7	420	0	29	13	0	1	0	6	13	7	13	0	7	7	5	32
2. Retirement and savings plan payments (employers' share only)	1,991	1,956	3,829	904	980	1,517	1,584	3,489	2,467	926	961	2,121	1,871	1,448	2,014	1,821	2,002	3,233	448	755	1,673	1,862	893	2,218
a. Defined benefit pension plan contributions	908	775	860	290	414	789	704	109	1,905	279	441	1,488	932	630	573	664	949	1,758	35	159	385	919	539	1,025
b. Defined contribution plan payments (401K type)	462	372	119	157	466	424	396	567	369	457	362	387	782	327	386	464	489	920	228	45	690	416	194	369
c. Profit sharing	169	319	2,223	161	71	90	6	2	83	0	55	80	47	371	2	499	123	10	0	262	252	113	29	227
d. Stock bonus and employee stock ownership plans (ESOP)	131	237	6	129	14	135	140	1,649	10	38	3	57	0	32	707	18	99	100	183	30	224	105	3	66
e. Pension plan premiums (net) under insurance and annuity contracts (insured and trusted)	127	47	27	125	2	5	0	0	0	0	7	52	0	6	161	21	152	221	0	246	23	40	5	253
f. Administrative and other cost	195	206	595	42	12	73	339	1,163	99	152	94	57	110	81	185	156	192	224	2	13	98	269	122	279
3. Life insurance and death benefit payments (employers' share only)	161	177	182	120	126	141	225	187	179	71	236	124	168	93	266	193	156	311	39	36	136	170	49	104
4. Medical and medically related benefit payments (employers' share only)	3,465	3,826	3,303	1,859	3,207	2,719	3,700	3,205	5,576	3,767	4,203	3,895	3,910	3,221	4,633	3,766	3,355	6,315	1,039	1,922	1,994	3,065	2,302	2,580
a. Hospital, surgical, medical, and major medical insurance premiums (net)	2,614	2,880	2,595	1,629	2,600	2,425	3,200	2,384	2,935	2,887	3,209	3,215	3,169	2,412	3,299	3,091	2,533	4,349	842	1,733	1,590	2,246	2,066	2,218
b. Retiree (payments for retired employees) hospital, surgical medical, and major medical insurance premiums (net)	343	356	265	38	274	15	201	95	769	536	699	99	145	292	660	204	339	922	67	29	101	284	5	132
c. Short-term disability, sickness or accident insurance (company plan or insured plan)	106	107	82	35	113	151	27	627	256	115	83	96	99	146	16	100	106	248	24	39	102	87	43	47
d. Long-term disability or wage continuation (insured, self-administered, or trusts)	83	78	118	46	27	21	66	8	218	30	36	194	59	54	47	79	84	138	0	7	32	143	56	66
e. Dental insurance program	197	234	174	99	171	87	173	23	283	79	121	212	323	193	397	235	185	409	86	46	104	179	110	87
f. Other (vision care, physical and mental fitness benefits for former employees)	122	169	68	13	22	20	33	68	1,115	121	55	79	113	125	213	57	108	249	19	68	64	126	22	29
5. Paid rest periods, coffee breaks, lunch periods, wash-up, travel time, clothes change time, get ready time, etc.	752	747	476	864	923	847	169	241	919	897	862	1,031	1,258	873	606	1,392	754	825	16	833	691	919	1,107	788
6. Payments for time not worked	3,465	3,999	3,679	1,518	2,735	2,907	3,956	4,603	3,814	1,849	2,986	3,316	3,771	4,250	4,950	3,652	3,301	4,937	1,325	1,663	2,681	3,449	2,555	3,219
a. Payments for or in lieu of vacations	1,867	2,034	2,164	779	1,491	1,603	2,197	2,871	2,422	1,060	1,717	1,664	2,041	2,074	2,170	1,733	1,816	2,908	801	976	1,310	1,738	1,493	1,675
b. Payments for or in lieu of holidays	1,078	1,301	1,230	486	792	1,050	1,510	1,365	1,183	664	1,090	971	1,173	1,195	1,706	1,343	1,010	1,455	273	491	1,026	1,104	491	1,060
c. Sick leave pay	392	449	106	47	360	209	218	112	42	72	80	510	390	571	820	508	375	417	232	173	278	468	402	413
d. Parental leave (maternity and paternity leave payments)	2	0	0	0	0	1	0	0	0	0	5	0	0	0	0	0	2	2	1	0	6	5	1	0
e. Other	126	214	179	206	91	44	30	255	166	53	94	170	167	410	254	68	99	156	18	22	61	134	169	72
7. Miscellaneous benefit payments	313	203	203	293	44	192	180	218	178	0	178	231	327	245	177	214	347	255	700	168	231	561	320	234
a. Discounts on goods and services purchased from company by employees	84	28	8	8	1	15	0	1	44	0	5	0	0	96	2	32	102	53	669	74	24	22	32	20
b. Employee meals furnished by company	33	13	3	20	0	12	80	9	0	0	31	7	13	5	0	9	39	24	20	4	30	130	45	7
c. Employee education expenditures	57	59	26	55	23	50	40	119	42	26	57	24	85	74	73	98	56	50	1	15	84	114	85	43
d. Child care	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	2	6	16	0
e. Other	138	103	165	209	20	115	60	89	92	42	85	200	229	70	102	75	148	128	9	75	91	288	143	163

6. REGIONAL VARIATIONS

Table 9 shows benefit payments by region for the various industry groups. The regions are based on geographic designations used by the U.S. Census Bureau. The determination of the geographic location of the firm is based on the mailing address of the firm's headquarters. For example, a firm headquartered in New York with stores or factories all across the nation, would be located in the North East in our survey system.

There are regional variations in the percent of payroll spent on benefits. Regional differences in benefit packages do not appear to be as polarized as they have been in past years. The benefit levels in each of the geographic areas are driven by different factors. The Northeast had the highest level of benefits in the past year at 39.7 percent of payroll. This compares with a benefit level of 38.6 percent in 1990. One major benefit cost facing these firms is retiree health insurance, a benefit that newer firms have not had to confront and may not even offer. Benefits in the West are driven by factors different from those in the older industrialized parts of the nation. Workers in many of the firms in the West are younger and more mobil. In the West, benefits are used to attract more qualified workers while in the older industrial regions, benefits constitute an obligation to workers with long tenure and retirees.

Large differences exist in the cost of health insurance expenditures by firms in the different regions of the nation.

Cost of Medically Related Benefits

Year	1989	1990	1991	% Change '89 to '91
All Regions	$2,853	3,197	3,465	+21.4
Northeast	3,639	4,103	4,864	+33.7
Southeast	2,260	2,474	2,720	+20.4
East North Central	2,477	2,726	2,714	+ 9.6
West	3,015	3,323	3,526	+16.9

The cost of medically related insurance programs varies significantly based on the area of the country where a firm is located. The differential between the highest and the lowest cost area is more than 79 percent. The average amount spent on medical insurance per employee was more than $4,800 per year per employee in the Northeastern part of the U.S., compared to $2,720 per year in the Southeast, $2,714 in the East North Central Region and $3,526 in the Western part of the nation.

Compared to last year, benefits, as a percent of payroll, increased in all regions of the country except for the East North Central Region. The lowest level of benefits, as a percent of payroll, 38.2 percent, was reported in the East North Central Region. On a regional basis, the Southeast showed the largest increase, going from 37.4 percent of payroll in 1990 to 39.3 percent of payroll in 1991.

There appears to be more of a standardization of benefits nationally and across regional lines. This year the variation across regions was only 1.5 percent of payroll, with the highest region, the Northeast Region, paying 39.7 percent. This increase in benefits was a direct result of a more than 18 percent increase in medically related benefits in that region, and the lowest region, East North Central, paying 38.2 percent of payroll in benefits. In 1989, the regional variation was 3.8 percent, more than twice the variation in the current year.

Table 9. Employee Benefits as Percent of Payroll, by Region and Industry Group, 1991

Industry Group	(Number of firms by region and industry in parentheses)									
	Total, all Regions		Northeast		East North Central		Southeast		West	
Total, all industries	39.2	(1,008)	39.7	(193)	38.2	(234)	39.3	(287)	39.3	(294)
Total, all manufacturing	38.8	(391)	38.3	(78)	39.8	(96)	39.0	(98)	38.5	(119)
Manufacture of:										
Food, beverages and tobacco	44.8	(30)	41.4	(6)	41.8	(5)	56.7	(10)	32.5	(9)
Textile products and apparel	36.1	(19)	39.7	(6)	..	(0)	29.8	(10)	50.8	(3)
Pulp, paper, lumber and furniture	36.6	(36)	38.0	(4)	36.0	(6)	32.3	(14)	37.1	(12)
Printing and publishing	34.2	(31)	33.2	(5)	36.9	(5)	35.9	(10)	34.6	(11)
Chemicals and allied products	32.2	(17)	31.2	(6)	..	(2)	38.9	(5)	36.4	(4)
Petroleum industry	34.9	(10)	..	(0)	..	(1)	34.8	(6)	36.7	(3)
Rubber, leather and plastic products	50.5	(22)	..	(2)	58.7	(7)	43.3	(9)	48.0	(4)
Stone, clay and glass products	37.5	(7)	..	(2)	..	(0)	..	(1)	36.4	(4)
Primary metal industries	41.7	(17)	44.1	(5)	39.9	(6)	42.4	(4)	..	(2)
Fabricated metal products (excluding machinery and transportation equipment)	43.8	(83)	48.0	(16)	39.7	(29)	36.5	(18)	33.5	(20)
Machinery (excluding electrical)	41.3	(17)	52.5	(5)	39.4	(8)	..	(0)	36.6	(4)
Electrical machinery & supplies	35.5	(45)	37.4	(12)	36.4	(14)	31.8	(9)	42.4	(10)
Transportation equipememt	40.6	(18)	..	(2)	43.1	(7)	..	(1)	40.0	(8)
Instruments and miscellaneous manufacturing industries	37.2	(39)	38.1	(7)	28.4	(6)	..	(1)	37.4	(25)
Total, all nonmanufacturing	39.4	(617)	40.1	(115)	37.5	(138)	39.4	(189)	39.7	(175)
Public utilities (electric, gas, water, telephone, etc.)	44.7	(106)	43.8	(19)	41.6	(15)	45.8	(33)	47.2	(39)
Department stores	31.0	(6)	..	(1)	..	(2)	..	(2)	..	(1)
Trade (wholesale and other retail)	37.7	(67)	25.3	(6)	30.7	(17)	28.0	(30)	45.6	(14)
Banks, finance co. & trust co.	30.9	(65)	32.0	(11)	32.4	(14)	29.1	(25)	28.8	(15)
Insurance companies	38.0	(110)	38.0	(24)	38.4	(38)	37.3	(21)	37.0	(27)
Hospitals	35.7	(68)	34.9	(17)	36.9	(18)	32.1	(16)	37.4	(17)
Miscellaneous nonmanufacturing industries	38.3	(195)	29.3	(37)	37.6	(34)	39.7	(62)	37.9	(62)
Number of companies	1,008	(1,008)	193	(193)	234	(234)	287	(287)	294	(294)

* Includes research, engineering, government agencies, construction, etc.
... Fewer than three companies reporting

NORTHEAST Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont

EAST NORTH CENTRAL Illinois, Indiana, Michigan, Ohio and Wisconsin

SOUTHEAST Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia

WEST Alaska, Arizona, California, Colorado, Hawaii, Idaho, Kansas, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington and Wyoming

7. SIZE OF COMPANY VARIATIONS

Once again, in 1991, larger firms generally paid more for benefits than smaller firms, as shown in Table 10.

The highest level of benefits was reported by firms with more than 5,000 employees, which paid 39.4 percent of payroll for benefits. Benefit levels for virtually all firms continued to increase in 1991. Virtually all firms reported an increase in the percentage of payroll going to benefits. Benefit costs are increasing at a faster pace than direct compensation. Firms with less than 100 employees showed a large increase in benefits costs. This may be due to very large increases in the cost of health benefits that some of the smallest firms are experiencing.

Benefits packages are becoming more standardized. The greatest differential is between the smallest firms, those with less than 100 employees, and other firms. It appears that once a firm reaches the 100 employee level, it adopts a standard benefits package.

Smaller firms appear to be catching up to larger firms in terms of benefit offerings as many owner-operators are becoming more cognizant of the link between their own needs and that of their employees. Many insurance firms and other vendors are offering small employers benefits packages and advice that allow them to offer their employees competitive benefits with those offered by larger employers.

Table 10. Employee Benefits as Percent of Payroll, by Size of Company and Industry Group, 1991

Industry group	(Number of firms in survey by industry and size in parentheses)											
	Total, all companies		Number of Employees									
			Under 100		100-499		500-999		1,000-2,499		2,500-4,999		5,000 and over	
Total, all industries	39.2	(1008)	36.2	(249)	37.1	(312)	38.9	(103)	38.7	(156)	38.6	(76)	39.4	(112)
Total, all manufacturing	38.8	(391)	39.0	(109)	37.5	(142)	39.3	(39)	38.7	(51)	40.8	(16)	38.7	(34)
Manufacture of:														
Food, beverages and tobacco	44.8	(30)	64.9	(8)	35.5	(8)	39.8	(5)	43.4	(4)	...	(1)	44.9	(4)
Textile products and apparel	36.1	(19)	38.5	(6)	35.6	(5)	...	(2)	37.8	(6)	...	(0)	...	(0)
Pulp, paper, lumber and furniture	36.6	(36)	34.5	(14)	34.7	(17)	...	(1)	...	(2)	...	(1)	...	(1)
Printing and publishing	34.2	(31)	29.9	(9)	33.0	(14)	...	(1)	35.8	(5)	...	(1)	...	(1)
Chemicals and allied products	32.2	(17)	40.2	(3)	39.2	(7)	...	(2)	...	(0)	...	(1)	31.7	(4)
Petroleum industry	34.9	(10)	30.2	(3)	38.5	(4)	...	(0)	...	(2)	...	(0)	...	(1)
Rubber, leather, plastic products	50.5	(22)	34.9	(7)	38.2	(7)	...	(1)	...	(2)	...	(1)	51.7	(4)
Stone, clay and glass products	37.5	(7)	37.5	(4)	...	(2)	...	(0)	...	(1)	...	(0)	...	(0)
Primary metal industries	41.7	(17)	...	(2)	31.6	(7)	33.8	(3)	...	(2)	...	(2)	...	(1)
Fabricated metal products (excluding machinery and transportation equipment)	43.7	(83)	37.3	(24)	39.0	(39)	43.8	(10)	38.9	(7)	...	(1)	...	(2)
Machinery (excluding electrical)	41.3	(17)	36.0	(5)	46.3	(5)	40.8	(3)	...	(1)	...	(2)	...	(1)
Electrical machinery and supplies	35.5	(45)	32.1	(11)	33.5	(8)	38.9	(7)	37.8	(10)	46.9	(3)	34.3	(6)
Transportation equipment	40.6	(18)	40.2	(3)	34.2	(5)	...	(2)	...	(1)	...	(0)	40.6	(7)
Instruments and miscellaneous manufacturing industries	37.2	(39)	24.4	(10)	44.3	(14)	...	(2)	37.3	(8)	34.7	(3)	...	(2)
Total, all nonmanufacturing	39.4	(617)	33.2	(140)	36.8	(170)	38.7	(64)	38.7	(105)	38.1	(60)	39.7	(78)
Public utilities (electric, gas, water, telephone, etc.)	44.6	(106)	45.0	(11)	47.2	(22)	42.6	(10)	42.7	(25)	44.6	(19)	44.8	(19)
Department stores	31.0	(6)	...	(2)	...	(1)	...	(0)	...	(0)	...	(1)	...	(2)
Trade (wholesale and other retail)	37.7	(67)	30.3	(31)	30.6	(19)	...	(2)	37.7	(4)	37.9	(4)	38.1	(7)
Banks, finance companies, and trust companies	30.9	(65)	42.2	(10)	41.1	(24)	39.0	(7)	30.0	(8)	30.4	(9)	30.2	(7)
Insurance companies	38.0	(110)	35.0	(13)	35.9	(22)	39.1	(18)	40.0	(24)	37.6	(11)	37.9	(22)
Hospitals	35.7	(68)	25.3	(4)	34.5	(15)	33.3	(12)	36.3	(28)	30.1	(5)	38.3	(4)
Miscellaneous nonmanufacturing industries	38.3	(195)	31.0	(69)	34.3	(67)	39.4	(15)	37.5	(16)	34.8	(11)	38.8	(17)
Number of companies	1008	(1008)	249	(249)	312	(312)	103	(103)	156	(156)	76	(76)	112	(112)

* Includes research, engineering, government agencies, construction, etc.
In categories where fewer than three firms report data was not shown separatley, however totals reflect all data.

8. PENSION AND INSURANCE COSTS

Employer payments are reported on a net basis after deducting dividends or credits returned to employers. In addition, some firms with pension plans reported that they were not obligated to contribute to these funds, because the value of their portfolios had placed their plans at the required level of funding without additional contributions being made in 1991. The only cost incurred by those funds were generally administrative costs.

Pensions, Payments, Bonuses, and Savings Plan Payments

As shown on Table 11, 845 of the 1008 firms participating in this year's survey made some payment to a savings plan, pension fund, profit-sharing plan or similar plans. The rest indicated that they did not make any contributions to such plans for their employees. Firms not reporting payments to either pension, profit sharing, savings or some form of deferred compensation represented 16.4 percent of the firms participating in the survey, an increase from 1991 when 15.2 percent of the firms participating in the survey reported no contributions to pension and/or profit sharing plans. Defined contribution plans, mainly 401K plans, continued to be the most popular type of pension or saving plan with more than half of the firms reporting that they made contributions to such plans for their employees. This is not to say that every employee in firms offering such plans was eligible to participate, but it indicates that those firms made some payments into a plan for at least some employees.

This year, for the first time, in addition to asking for financial data on the costs of benefits plans, we have also asked a series of questions related to participation in pension and savings plans. While the percent of firms that reported offering their employees a pension plan was 86 percent, only 84 percent of firms made payments into such plans. Firms reporting participation in some specific plan types varied considerably with the percent of firms that made payments into these plans. For example, while 55 percent of the firms participating in the survey indicated that they had made payments into 401K type plans, 74 percent of those responding indicated that they offered their employees such a plan. This would indicate that about 20 percent of the employers in the survey offer their employees an opportunity to participate in tax deferred types of savings plans, such as 401Ks, while the employers themselves do not make any contributions to the plans themselves.

Below is a new set of questions that was asked this year for the first time regarding pension plans.

Do you offer a pension plan? Yes - 710 (86%) No - 119 (14%)

Please check all the plans you offer regardless of whether or not you make a contribution

A) 401 K type	Yes - 588 (74%)	No - 206 (26%)
B) Thrift/ Savings Plan ..	Yes - 180 (27%)	No - 492 (73%)
C) Profit Sharing	Yes - 269 (38%)	No - 434 (62%)

While the percentage of firms reporting payments for pension, profit-sharing and other savings plans decreased from the previous year, the amount paid into these plans increased from 5.5 to 6.0 percent of payroll, going up faster than payroll costs. The largest increase was reported in payments to defined contributions plans.

The average payment to pension, savings, and profit sharing plans in 1991, shown in Table 12, was 6.0 percent of payroll, up from 5.5 percent of payroll reported in 1990. There was an increase in pension plan premium payments to defined benefit plans from 2.1 percent of payroll in 1990 to 2.7 percent of payroll in 1991. Payments to defined contribution plans, 401K type plans, increased from 1.3 percent of payroll to 1.4 percent of payroll.

Payments into defined contribution plans by employers, mainly 401K type savings programs, have increased from 0.8 percent of payroll in 1987 to 1.4 percent of payroll in 1991. In 1991 the share of employer contributions remained at 27 cents of every dollar placed into these plans, the same percent as in 1990

The percentage of all firms reporting profit-sharing payments decreased only slightly, from 22 percent of the firms in the survey to 21 percent, while the percent of payroll spent on profit sharing declined from 0.8 percent in 1990 to 0.5 percent in 1991 for all firms in the survey. However, the average profit sharing payment for firms that made distributions in 1991 was 2.7 percent of payroll for firms making such distributions, a significant decline from 4.4 percent of payroll in 1990. Twenty-one percent of the firms in the survey reported making profit sharing payments in the past year. This was about 58 percent of the firms that reported that they had such plans in their firms for at least some of their employees.

Payments for stock bonus plans, pension plan premiums purchased under insurance type arrangements, and administrative costs of running the plans themselves, remained virtually unchanged, as a percentage of payroll during 1991.

Table 11. Pension Payments, Bonuses, and Savings Plan Payments by Industry Group, 1991

Industry group	Total companies in survey	Number of companies paying specified percent of payroll for pensions								
		0%	0.1 - 1.9%	2.0 - 3.9%	4.0 - 5.9%	6.0 - 7.9%	8.0 - 9.9%	10.0 - 11.9%	12.0 - 13.9%	14.0% - OVER
Total, all industries	1,008	163	90	223	177	122	95	61	29	48
Total, all manufacturing	391	71	47	97	72	48	24	12	7	13
Food, beverages and tobacco	30	4	5	3	3	4	7	1	2	1
Textile products and apparel	19	7	3	4	2	1	...	1	...	1
Pulp, paper, lumber and furniture	36	9	4	11	7	3	...	...	...	2
Printing and publishing	31	7	1	10	4	6	2	...	1	...
Chemicals and allied products	17	3	...	5	3	5	...	1	...	...
Petroleum industry	10	2	...	...	3	3	1	...	1	...
Rubber, leather and plastic products	22	3	1	4	3	5	3	1	1	1
Stone, clay and glass products	7	1	1	3	...	2	...	...	...	...
Primary metal industries	17	3	6	5	2	1	...	...	...	...
Fabricated metal products (excluding machinery and transportation equipment)	83	16	10	19	19	9	3	3	1	3
Machinery (excluding electrical)	17	1	2	7	3	1	1	...	...	2
Electrical machinery, equipment & supplies	45	6	4	14	10	4	4	2	...	1
Transportation equipmemt	18	3	2	4	5	1	1	2	...	...
Instruments and miscellaneous manufacturing industries	39	6	8	8	8	3	2	1	1	2
Total, all nonmanufacturing	617	92	43	126	105	74	71	49	22	35
Public utilities (electric, gas, water, telephone, etc.)	106	3	5	17	26	12	16	11	9	7
Department stores	6	2	...	3	...	...	...	...	...	1
Trade (wholesale and other retail)	67	22	11	16	6	6	1	2	2	1
Banks, finance companies & trust companies	65	1	2	11	14	10	7	7	4	9
Insurance companies	110	5	8	28	16	17	19	11	...	6
Hospitals	68	17	7	23	13	3	3	1	1	...
Miscellaneous nonmanufacturing industries*	195	42	10	28	30	26	25	17	6	11

* Includes research, engineering, education, government agencies, construction, etc.
... Less than 0.05 percent.

Table 12. Pension Payments, Bonuses, and Savings Plan Payments by Type of Pension, and Industry Group, 1991

Industry group	Total companies in survey	Pension payments as percent of Payroll						
		Total	Defined benefit pension plan contributions	Defined contribution plan payments	Profit sharing	Stock bonus and employee stock ownership plans (ESOP)	Pension plan premiums under insurance and annuity contracts	Administrative and other costs
Total, all industries	1,008	6.0	2.7	1.4	0.5	0.4	0.4	0.6
Total, all manufacturing	391	5.3	2.1	1.0	0.9	0.6	0.1	0.6
Food, beverages and tobacco	30	11.9	2.7	0.4	6.9	...	0.1	1.8
Textile products and apparel	19	4.0	1.3	0.7	0.7	0.6	0.5	0.2
Pulp, paper, lumber and furniture	36	3.1	1.3	1.5	0.2	...	...	...
Printing and publishing	31	4.6	2.4	1.3	0.3	0.4	...	0.2
Chemicals and allied products	17	3.9	1.8	1.0	...	0.3	...	0.8
Petroleum industry	10	8.0	0.2	1.3	...	3.8	...	2.7
Rubber, leather and plastic products	22	7.3	5.6	1.1	0.2	...	...	0.3
Stone, clay and glass products	7	3.3	1.0	1.6	...	0.1	...	0.5
Primary metal industries	17	2.9	1.3	1.1	0.2	...	...	0.3
Fabricated metal products (excluding machinery and transportation equipment)	83	6.9	4.8	1.3	0.3	0.2	0.2	0.2
Machinery (excluding electrical)	17	5.3	2.6	2.2	0.1	...	...	0.3
Electrical machinery, equipment & supplies	45	3.8	1.7	0.9	1.0	0.1	...	0.2
Transportation equipmemt	18	4.9	1.4	0.9	...	1.7	0.4	0.5
Instruments and miscellaneous manufacturing industries	39	4.6	1.7	1.2	1.3	...	0.1	0.4
Total, all nonmanufacturing	617	6.2	2.9	1.5	0.4	0.3	0.5	0.6
Public utilities (electric, gas, water, telephone, etc.)	106	7.4	4.1	2.1	...	0.2	0.5	0.5
Department stores	6	2.5	0.2	1.3	...	1.0	...	...
Trade (wholesale and other retail)	67	3.7	0.8	0.2	1.3	0.1	1.2	0.1
Banks, finance companies & trust companies	65	5.3	1.2	2.2	0.8	0.7	0.1	0.3
Insurance companies	110	5.6	2.8	1.2	0.3	0.3	0.1	0.8
Hospitals	68	3.4	2.0	0.7	0.1	...	...	0.5
Miscellaneous nonmanufacturing industries*	195	6.9	3.2	1.1	0.7	0.2	0.8	0.9

* Includes research, engineering, education, government agencies, construction, etc.
... Less than 0.05 percent.

9. PERCENT OF COMPANIES PAYING EMPLOYEE BENEFITS

Payments for government mandated programs were virtually universal for all the firms surveyed. Workers are provided with Social Security, unemployment and workers' compensation packages. The cost of these plans is about nine percent of payroll. In addition, a number of states have mandated state sickness insurance programs which affected 14 percent of the firms participating in this year's survey. Details of the percentage of firms paying specific benefits are shown in Table 13.

Retirement and saving plans participation this year decreased slightly from 1989. The percent of firms reporting payments into defined benefit plans declined from 41 to 39 percent from the previous year, while the percent reporting payments into 401K type savings plans increased from 52 to 55 percent. The defined contribution plans continue to increase in popularity and are becoming the prevalent type of saving or pension plan. The regulation of defined benefit plans appears to have caused a move from defined benefit to defined contribution plans. Eighty four percent of the firms participating in the 1991 survey reported contributions to at least one form of either retirement, savings, profit sharing or stock purchase plan; this appears to be similar to the average percent of firms participating in such plans for the last four years. Many firms reported contributions to more than one type of either savings or pension plan. The significant difference for retirement and saving plans in the last few years was a shift in the types of plans offered. Firms that offer 401K plans increased from 39 percent of all firms in the survey in 1987 to 55 percent in 1991. There has been a significant downward trend in firms participating in defined and benefit plans from 48 percent reporting payments into these plans in 1987, to 45 percent in 1988, 39 percent in 1991. Profit sharing payments, which increased from 20 percent of the firms making such payments in 1988 to 22 percent in 1989 and 1990, decreased slightly to 21 percent in 1991, which may have been because there were some firms with no profits to share. Stock bonus plan popularity declined slightly from 10 percent of the firms participating in these programs in 1990 to 9 percent in 1991. Pension plan premiums, under insurance and annuity contracts also declined slightly from 10 percent of firms reporting participating in pensions from annuity type contracts in 1990 to 9 percent in 1991.

This year, 80 percent of the firms reported paid rest periods, an increase from 77 percent that reported giving this benefit in the previous year. The percent of firms having formal breaks appears to be fairly constant but trending upward. This may be attributable to the increased use of computer technology and the use of video screens in many businesses that tend to cause fatigue.

The question of paid leave and the use of that leave appears to be changing significantly. More firms are consolidating the leave concept and doing away with specific leave definitions. The percentage of firms that paid for vacations and holidays has made these benefits almost universal. In 1991, 98 percent of the participating firms offered paid vacation, and seventy-five percent of the firms paid sick leave, the identical percentages reported in the survey in 1990. Many firms report that they allow for the integration of sick leave to personal days off, which allows an employee to take off for personal illnesses, and also for the illnesses of other family members. Employees are covered for personal illness through either long-term disability insurance, offered by 61 percent of the firms, or short-term disability insurance, offered by 40 percent of the firms, with some firms offering both long and short-term disability plans. Some firms, such as hospitals that operate on around-the-clock basis, now offer only one form of integrated leave for all purposes. Some other firms are also adopting cafeteria plans that allow employees to choose the number of days off and the type of leave they take. The percent of firms reporting parental leave was the same as in 1991, about six percent, as it has been in each of the last two years. The small number of firms reporting payments for parental leave appears to be because employers include parental leave under short term disability and the integration of maternity leave into sick leave, short-term disability and/or other types of paid leave programs furnished by employers.

Payments for health insurance for retirees are included because unlike pension plans that generally have a separate fund for future needs, health insurance for retirees is drawn from current operating funds, this is changing with the change in accounting rules under FASB 106, and we will examine this issue after this year. Twenty-nine percent of firms reported payments for retiree health insurance a drop from 1990 when 32 percent of the firms paid this benefit. This drop is due to the new firms brought into the survey that generally do not have such payments.

Five percent of the firms in the survey reported making some payment toward either off-premise child care or on-premise child care. This is the identical percentage that reported this benefit in 1990.

Average benefit costs as percent of payroll for companies paying employee benefits by industry are shown in Table 14. The percentages of payroll for the various benefits on this table are greater than the percentages reported in other tables since they are the percentages of payroll for only those firms offering the specific benefits noted.

Table 13. Percent of Companies Paying Employee Benefits, 1991

Type of benefit	Total, all industries	Manufacturing industries																Nonmanufacturing industries							
		Total, all manufacturing	Food, beverage, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay and glass products	Primary metal industries	Fabricated metal products (excluding machinery and transportation equipment)	Machinery (excluding electrical)	Electrical machinery, equipment and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
1. Legally required payments (employers' share only)																									
a. Old-age, Survivor, Disability, and Health, Insurance (employer FICA taxes) and Railroad Retirement Tax	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
b. Unemployment compensation	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
c. Worker's compensation (including estimated cost of self-insured)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
d. State sickness benefits insurance and other	14	14	10	32	17	23	18	10	18	0	12	11	0	16	0	13	14	11	17	6	15	21	6	16	
2. Retirement and savings plan payments (employers' share only)																									
a. Defined benefit pension plan contributions	39	36	43	32	28	23	41	40	41	43	41	31	47	40	50	31	41	60	50	12	40	54	49	32	
b. Defined contribution plan payments (401K type)	55	53	40	37	39	61	71	50	50	57	59	58	53	60	33	62	56	74	50	43	78	65	34	45	
c. Profit sharing	21	26	40	32	33	23	18	10	32	0	12	30	12	42	17	28	17	6	0	27	32	19	6	17	
d. Stock bonus and employee stock ownership plans (ESOP)	9	8	7	16	3	10	6	20	14	14	6	8	0	7	11	10	9	17	17	9	22	11	1	3	
e. Pension plan premiums (net) under insurance and annuity contracts (insured and trusted)	9	8	7	11	6	13	0	0	9	0	6	8	6	9	6	10	9	9	0	4	15	12	6	9	
f. Administrative and other cost	62	58	63	58	53	48	71	60	45	57	24	58	76	60	61	67	65	67	50	54	82	75	63	57	
3. Life insurance and death benefit payments (employers' share only)	90	91	87	84	81	94	100	90	91	71	82	93	94	91	100	95	90	96	83	78	95	93	90	87	
4. Medical and medically related benefit payments (employers' share only)																									
a. Hospital, surgical, medical, and major medical insurance premiums (net)	98	98	97	95	100	100	100	90	100	100	88	100	100	100	100	97	98	99	100	97	100	99	96	97	
b. Retiree (payments for retired employees) hospital, surgical medical, and major medical insurance premiums (net)	29	22	30	16	17	13	18	20	27	43	41	12	35	24	33	28	33	58	17	10	38	62	7	19	
c. Short-term disability, sickness or accident insurance (company plan or insured plan)	40	49	50	21	53	42	35	20	59	71	59	47	76	51	61	46	35	33	33	34	29	44	32	35	
d. Long-term disability or wage continuation (insured, self-administered, or trusts)	61	50	57	42	39	55	82	40	36	57	59	48	65	42	56	49	68	82	50	43	77	83	74	56	
e. Dental insurance program	51	48	60	42	42	45	71	50	36	43	24	37	65	53	61	62	52	65	33	31	48	51	68	50	
f. Other (vision care, physical and mental fitness benefits for former employees)	42	38	43	26	36	35	53	70	36	43	24	35	47	40	44	41	45	68	33	27	49	58	28	35	
5. Paid rest periods, coffee breaks, lunch periods, wash-up time, travel time, clothes change time, get ready time, etc.	80	87	77	89	94	74	82	50	91	100	76	94	100	82	100	92	75	81	50	79	77	74	93	64	
6. Payments for time not worked																									
a. Payments for or in lieu of vacations	98	99	93	100	94	100	100	100	100	100	100	100	94	100	100	100	98	100	100	100	100	97	99	96	
b. Payments for or in lieu of holidays	90	90	73	89	78	100	94	80	95	86	100	90	88	93	94	95	90	97	83	82	95	90	85	89	
c. Sick leave pay	75	57	60	37	25	68	71	60	59	43	47	51	59	64	72	79	86	93	67	76	94	90	96	77	
d. Parental leave (maternity and paternity leave payments)	6	4	0	0	6	10	6	0	0	0	6	2	0	4	6	5	8	10	17	1	14	12	3	5	
e. Other	56	56	60	58	44	68	53	60	45	57	53	53	53	62	61	62	56	89	50	31	46	65	62	43	
7. Miscellaneous benefit payments																									
a. Discounts on goods and services purchased from company by employees	16	10	17	16	6	29	12	10	18	0	6	5	6	4	11	10	20	21	83	34	26	19	31	6	
b. Employee meals furnished by company	21	12	17	21	6	10	29	20	5	0	24	8	12	9	6	18	27	32	50	12	28	51	31	13	
c. Employee education expenditures	69	60	57	63	42	65	71	70	73	86	76	46	65	58	67	72	76	86	50	51	88	89	91	62	
d. Child care	5	2	7	0	0	0	0	0	5	0	0	0	6	0	0	5	8	3	0	3	5	11	32	3	
e. Other	74	72	67	79	72	81	82	70	73	43	76	73	47	62	83	74	75	88	67	64	80	85	85	60	

* Includes research, engineering, education, government agencies, construction, etc.

Table 14. Average Benefit Costs as Percent of Payroll for Companies Paying Employee Benefits, 1991

Type of benefit	Total, all industries	Manufacturing industries																Nonmanufacturing industries							
		Total, all manufacturing	Food, beverage, and tobacco	Textile products and apparel	Pulp, paper, lumber, and furniture	Printing and publishing	Chemicals and allied products	Petroleum industry	Rubber, leather, and plastic products	Stone, clay and glass products	Primary metal industries	Fabricated metal products (excluding machinery and transportation equipment)	Machinery (excluding electrical)	Electrical machinery, equipment and supplies	Transportation equipment	Instruments and miscellaneous manufacturing industries	Total, all nonmanufacturing	Public utilities (electric, gas, water, telephone, etc.)	Department stores	Trade (wholesale and other retail)	Banks, finance companies, and trust companies	Insurance companies	Hospitals	Miscellaneous nonmanufacturing industries*
1. Legally required payments (employers' share only)																									
a. Old-age, Survivor, Disability, and Health, Insurance (employer FICA taxes) and Railroad Retirement Tax	7.1	7.1	7.1	7.1	7.3	7.0	6.5	6.7	7.3	7.0	7.6	7.1	7.4	7.2	7.0	7.1	7.1	6.9	7.4	7.5	6.6	7.0	7.1	7.4
b. Unemployment compensation	0.5	0.6	0.6	0.9	0.8	0.5	0.4	0.4	0.5	0.9	1.3	0.6	0.6	0.6	0.4	0.7	0.5	0.4	1.1	1.0	0.6	0.5	0.1	0.5
c. Worker's compensation (including estimated cost of self-insured)	1.3	1.6	1.2	3.7	2.8	1.3	0.9	0.4	2.9	2.8	4.1	1.3	1.3	1.1	2.1	1.2	1.2	0.8	2.3	2.9	0.3	0.4	1.1	2.0
d. State sickness benefits insurance and other	0.2	0.5	0.0	0.1	0.2	0.2	0.1	1.8	2.7	0.0	0.2	0.1	0.0	0.0	0.0	0.1	0.2	0.2	0.2	0.0	0.1	0.1	0.4	0.2
2. Retirement and savings plan payments (employers' share only)																									
a. Defined benefit pension plan contributions	4.0	2.9	4.2	2.4	1.6	3.7	3.7	0.3	6.0	1.2	2.1	6.0	6.0	2.7	1.6	2.4	4.4	4.8	0.5	3.0	2.1	4.5	3.1	5.4
b. Defined contribution plan payments (401K type)	2.0	1.6	1.4	1.1	1.7	1.4	1.4	1.3	1.2	1.9	1.3	1.4	2.5	1.5	2.8	1.3	2.1	2.4	3.0	0.9	2.2	1.9	1.8	1.7
c. Profit sharing	2.7	4.5	10.7	1.3	2.2	4.0	4.5	5.7	1.2	0.0	1.7	1.8	3.7	2.2	2.4	8.7	2.0	1.6	0.0	2.0	2.8	3.6	3.9	1.6
d. Stock bonus and employee stock ownership plans (ESOP)	2.0	3.1	0.8	1.5	3.4	5.5	2.4	4.4	4.0	6.8	0.3	7.5	0.0	2.9	3.3	0.2	1.6	1.5	1.8	0.7	1.6	2.5	2.8	1.4
e. Pension plan premiums (net) under insurance and annuity contracts (insured and trusted)	2.3	1.8	3.0	2.2	2.2	0.1	0.0	0.0	0.0	0.0	0.5	1.3	0.1	0.3	3.8	0.3	2.4	4.6	0.0	3.2	2.4	0.4	0.1	2.7
f. Administrative and other cost	0.8	0.7	2.0	0.2	0.4	0.3	1.0	2.8	0.4	0.6	1.0	0.6	0.4	0.2	0.6	0.5	0.8	0.6	0.0	0.1	0.4	0.9	0.6	1.3
3. Life insurance and death benefit payments (employers' share only)	0.5	0.5	0.6	0.6	0.4	0.4	0.6	0.4	0.5	0.3	0.8	0.4	0.5	0.3	0.7	0.5	0.5	0.7	0.2	0.3	0.4	0.5	0.2	0.4
4. Medical and medically related benefit payments (employers' share only)																									
a. Hospital, surgical, medical, and major medical insurance premiums (net)	7.8	7.8	8.1	7.2	8.3	7.4	8.0	5.5	8.6	10.2	10.2	10.4	9.0	6.3	8.1	7.9	7.8	10.0	4.8	8.5	5.0	6.7	8.1	6.9
b. Retiree (payments for retired employees) hospital, surgical medical, and major medical insurance premiums (net)	1.6	1.3	1.1	0.5	0.6	0.5	0.4	1.5	2.3	2.1	1.9	0.4	0.6	1.4	1.9	0.8	1.7	3.2	0.7	0.4	0.5	1.0	0.2	0.9
c. Short-term disability, sickness or accident insurance (company plan or insured plan)	0.5	0.4	0.5	0.5	0.4	0.6	0.4	1.7	0.8	0.4	0.5	0.4	0.3	0.4	0.1	0.4	0.6	0.9	0.3	0.4	0.6	0.7	0.6	0.3
d. Long-term disability or wage continuation (insured, self-administered, or trusts)	0.3	0.3	0.4	0.3	0.1	0.2	0.2	0.0	0.7	0.1	0.1	0.7	0.4	0.2	0.1	0.3	0.4	0.3	0.0	0.1	0.2	0.5	0.3	0.3
e. Dental insurance program	0.8	0.8	0.8	0.8	0.6	0.5	0.5	0.3	1.0	0.8	0.6	0.9	1.0	0.6	1.0	0.7	0.8	1.0	0.5	0.5	0.5	0.7	0.5	0.6
f. Other (vision care, physical and mental fitness benefits for former employees)	0.5	0.7	0.3	0.3	0.1	0.2	0.3	0.2	3.5	0.5	0.3	0.3	0.4	0.4	0.8	0.3	0.5	0.6	0.2	0.9	0.3	0.5	0.3	0.2
5. Paid rest periods, coffee breaks, lunch periods, wash-up time, travel time, clothes change time, get ready time, etc.	3.7	2.7	2.6	4.7	3.2	5.0	0.8	4.7	3.9	3.2	3.1	3.8	3.6	3.7	1.5	3.9	4.2	3.5	4.5	5.1	3.8	4.4	4.6	4.5
6. Payments for time not worked																									
a. Payments for or in lieu of vacations	5.6	5.5	6.7	3.4	4.8	4.9	5.5	6.6	7.1	3.8	5.2	5.4	5.8	5.4	5.3	4.4	5.6	6.7	4.5	4.8	4.1	5.2	5.7	5.2
b. Payments for or in lieu of holidays	3.4	3.6	3.9	2.5	2.6	3.2	3.8	3.1	3.5	2.4	3.3	3.4	3.4	3.1	4.2	3.5	3.3	3.4	2.6	2.6	3.3	3.5	2.5	3.5
c. Sick leave pay	1.5	1.5	0.6	0.7	1.5	0.8	0.6	1.7	0.3	0.3	0.7	1.9	1.5	1.6	2.0	1.3	1.5	1.6	1.3	0.9	1.1	1.6	1.7	1.6
d. Parental leave (maternity and paternity leave payments)	0.1	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.2	0.0	0.1	0.1	0.1	0.1	0.1	0.2	0.0	0.2	0.2	0.2	0.3
e. Other	0.5	0.7	0.6	1.9	1.2	0.3	0.1	0.6	0.5	0.2	0.4	0.7	0.5	1.2	0.6	0.3	0.4	0.4	0.2	0.2	0.7	0.5	0.9	0.4
7. Miscellaneous benefit payments																									
a. Discounts on goods and services purchased from company by employees	1.0	0.8	0.1	0.6	0.4	0.2	0.3	1.5	0.3	0.0	0.1	0.1	0.1	6.9	0.1	0.5	1.0	0.4	3.8	0.8	0.2	0.2	0.3	0.9
b. Employee meals furnished by company	0.4	0.4	0.3	0.3	0.1	0.2	0.7	0.3	0.1	0.0	0.2	0.3	0.2	0.5	0.2	0.1	0.4	0.3	0.2	0.8	0.3	0.6	0.4	0.2
c. Employee education expenditures	0.2	0.2	0.1	0.3	0.4	0.2	0.1	0.3	0.2	0.1	0.2	0.3	0.3	0.3	0.2	0.4	0.2	0.2	0.0	0.1	0.3	0.4	0.3	0.2
d. Child care	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.0
e. Other	0.6	0.4	0.9	1.1	0.3	0.4	0.2	0.2	0.3	1.4	0.3	0.7	2.1	0.7	0.3	0.3	0.6	0.5	0.0	0.4	0.4	1.0	0.6	0.8

* Includes research, engineering, education, government agencies, construction, etc.

10. PAYROLL DEDUCTIONS FOR EMPLOYEE BENEFITS

Employee payroll deductions for benefits (Table 15) amounted to 12.0 percent of payroll, an increase from 11.6 percent in 1990. The major part of these deductions went to the Old Age, Survivors, Disability and Health Insurance (OASDHI) programs.

Employee contributions to health insurance in 1991 amounted to 1.2 percent of payroll, a significant increase from the 0.9 percent of payroll reported in 1990, indicating that employees were absorbing an increasing share of the cost of health insurance. This is verified by the response to Question 6a in our questionnaire where 48 percent of the respondents indicated that they had increased the health insurance premium paid for by their employees. The 1991 data indicates that employees absorbed about 38 percent of the incremental change in health premiums in 1991. As a result, employee contributions to health insurance premiums, if measured as a percent of total health insurance payments, increased from about 12 percent of the total cost to more than 15 percent.

The total cost of health and life insurance, when both the employer and employee costs are added together, is 12.6 percent of payroll. This is a 0.7 percent increase from 11.9 percent in 1990. Employees have absorbed 38 percent of the increase in medical insurance costs between 1990 and 1991. This is a significant change from 1990 when employers absorbed virtually the entire cost of health insurance premiums. Even this may significantly understate the amount of medical costs that employees are absorbing, since 73 percent of the firms in the survey, indicated that they had either raised or instituted a deductible; a significant increase from the 1990 survey when only 47 percent of the firms responding reported that they had either raised or instituted a deductible. This would be one way of shifting medical costs from the employer to the employee without raising premiums paid by employees.

Employee deductions for retirement and savings plans increased slightly during 1991, from 3.5 percent of payroll in 1990 to 3.6 percent of payroll in 1991. The 0.1 percent increase in the employee contribution was matched with a 0.1 percent increase in the employer's contribution to these plans. Since 1986, employees' deductions for their own pension and savings plans went from 2.7 percent of payroll to 3.6 percent of payroll. This attests to the continued popularity of programs such as the 401K type plans that allow employees to contribute money without paying taxes until either retirement or some emergency need for money should arise. Based on an analysis of the data in this survey, 5.0 percent of payroll is going into these plans, of which 3.6 percent is contributed by the employee and 1.4 percent by employers. The ratio of employee to employer contributions is about $2.57 being contributed by employees for every $1.00 that employers contribute to 401K and similar plans. These programs should continue to grow in popularity as a result of the limits on the deductibility of Individual Retirement Account (IRA) contributions, based on income limitations under the present tax law.

The employee cost of life insurance is equal to the employer contribution. This is probably due to the limit on the amount of life insurance that can be provided to employees by employers on a tax-free basis. This results in employers shifting benefit dollars to other insurance plans, such as health insurance and savings plans, where the benefit dollars are not taxed. Employees covered by this survey paid 50 percent of the cost of life insurance, compared with slightly more than 15 percent of the cost of health insurance premiums.

Table 15. Payroll Deductions for Employee Benefits, 1991

Type of benefit	Deductions as Percent of Payroll					Total cents per hour	Total dollars per yeat
	Total deductions	OASDHI	Medically related benefits	Retirement and savings plans	Life insurance and other deductions		
Total, all industries	12.0	6.8	1.2	3.6	0.5	193.7	3,999
Total, all manufacturing	11.5	7.1	0.8	3.3	0.4	202.5	4,240
Manufacture of:							
Food, beverages and tobacco	10.6	7.2	0.7	1.4	1.3	163.4	3,397
Textile products and apparel	12.0	7.2	2.4	2.2	0.3	128.6	2,731
Pulp, paper, lumber and furniture	9.8	7.3	0.5	0.9	1.1	146.4	3,048
Printing and publishing	10.8	7.2	0.7	2.1	0.8	171.0	3,549
Chemicals and allied products	9.3	6.6	0.2	2.4	0.1	176.8	3,726
Petroleum industry	12.1	6.3	1.7	3.4	0.6	250.8	5,248
Rubber, leather, and plastic products	11.2	7.3	1.1	2.4	0.4	192.3	3,801
Stone, clay, and glass products	11.1	7.1	1.5	2.0	0.4	148.5	3,100
Primary metal industries	11.0	7.3	0.5	3.0	0.2	174.0	3,608
Fabricated metal products (excluding machinery and transportation equipment)	12.0	7.2	0.6	4.2	0.0	175.3	3,712
Machinery (excluding electrical)	14.2	7.5	1.0	5.2	0.5	236.3	5,006
Electrical machinery, equipment & supplies	11.7	7.2	1.2	2.8	0.5	213.5	4,450
Transportation equipmemt	12.2	7.1	0.3	4.8	0.1	234.2	4,984
Instruments and miscellaneous manufacturing industries	12.9	7.1	1.4	3.8	0.6	240.0	5,041
Total, all nonmanufacturing	12.1	6.7	1.3	3.7	0.5	191.3	3,925
Public utilities (electric, gas, water, telephone, etc.)	12.2	6.6	0.6	4.8	0.2	253.2	5,274
Department stores	12.9	7.4	2.5	3.0	0.1	109.3	2,273
Trade (wholesale and other retail)	9.8	7.3	0.8	1.1	0.6	95.6	1,981
Banks, finance companies & trust companies	12.0	6.6	1.8	3.2	0.3	190.5	3,818
Insurance companies	12.9	7.0	1.7	3.6	0.6	217.0	4,300
Hospitals	11.9	6.9	1.9	2.4	0.7	152.9	3,123
MIscellaneous non manufacturing industries*	11.9	6.3	1.5	3.3	0.7	183.1	3,813

* Includes research, engineering, education, government agencies, construction, etc.

11. BENEFITS PAID TO PART-TIME WORKERS

Part-time employees generally do not receive all the benefits that full-time employees receive. However, this policy varies considerably according to industry and firm. Manufacturing firms that generally do not have significant numbers of part-timers do not seek to make special accommodations for such workers, while many hospitals and banks that have large numbers of part-time workers have developed special benefits packages to attract and keep skilled part-time employees.

The industries that reported a significant percentage of part-time employees were printing and publishing, department stores, other wholesale and retail trade companies, food processing plants, banks and finance companies, hospitals. It appears that more manufacturing companies are reporting part-time workers than in previous years.

While 30 percent of the firms reported giving all benefits to part-timers, up significantly from the 17 percent who reported giving all benefits to part-timers in last year's survey, many firms provided one or more of the other benefits provided to their full-time workers. Vacation benefits were provided to part-timers by more employers than any other benefit except for retirement plans that have specific statutory guidelines. Slightly more than 42 percent of the firms specifically gave paid vacation and pensions to part-timers and when combined with the 30 percent of firms that give all benefits, that indicates that more than 70 percent of the firms do provide part-timers with some vacation. Twenty-four percent provided some health care benefits, and since about 30 percent of all firms provided all benefits, it indicates that about 54 percent of firms provided some health care benefits to their part-time employees. Benefits are normally provided to part-time employees on a pro-rated basis with the benefits payments based on the number of hours worked. The industry that was most likely to give benefits to part-time employees was hospitals. About 40 percent of the hospitals gave all benefits to part-time workers and most hospitals gave at least one major benefit to part-time employees, such as health insurance, retirement benefits or vacation.

BENEFITS PROVIDED TO PART-TIME EMPLOYEES YEAR 1991

BENEFIT	PERCENT OF FIRMS GIVING	
	PART-TIMERS BENEFIT	FULL-TIMERS BENEFIT
All Benefits	30	100%
Specific Benefits Only		
Health	24	98
Retirement	41	84
Vacation	42	98

The estimated percentage of part-time workers as the percentage of your total work-force (part-time workers are those who work less hours than the normal work week) for those participating in the survey.

1 - 10% 382 (70%)
11 - 30% 105 (19%)
31 - 50% 37 (7%)
51 - 70% 14 (3%)
71 - 10 (2%)

12. TOTAL EMPLOYEE BENEFITS COSTS

Total employee benefits exceeded the trillion dollar mark for the first time in history in 1990. Benefit costs for all employees are estimated at $1074 billion in 1991, an increase of nearly $50 billion from 1990 and more than $100 billion more than two years earlier (as shown on Table 17). This compares with an increase of about $240 billion in wages and salaries for that same period.

By comparison, in 1975, benefits were 30.0 percent of payroll, or $244.4 billion. This included 8.4 percent of payroll for legally required payments, 3.6 percent for pensions, insurance and other agreed upon payments, 3.7 percent for rest periods, 9.4 percent for vacations, holidays, sick leave and other time not worked, and 1.2 percent for other benefits. The only benefit that does not appear to have increased is paid rest periods. This may be due to the changed nature of the workforce with more service workers and fewer industrial workers resulting in less formal arrangements for rest periods.

Since 1975, benefits have grown from 30 percent of payroll to 38.2 percent of payroll. Nearly half of the increase is due to increases in mandated benefits. The remaining increase resulted from increases in insurance costs (mainly health insurance), and an increase in the amount of vacations and holidays granted by employers. The estimated cost of benefits in 1991 of $1074 billion was nearly triple the $363.7 billion in total wages and salaries paid in 1965 and $260 billion more than total wages and salaried paid in 1975.

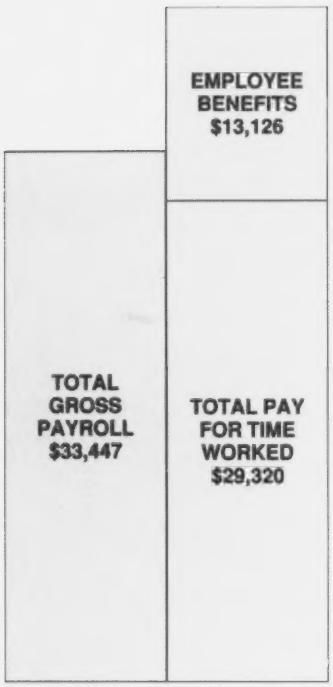
An analysis of the composition of benefits indicates that there are more government mandates on benefits that make benefits more costly to employers, while not increasing the benefits available to employees. For example, laws passed during the 1970s that regulate pension systems appear to have imposed more regulations than some employers are willing to cope with and have resulted in a smaller percentage of firms offering traditional, defined benefit, pension plans. While most established firms, that previously had pension plans, have maintained them; newer firms are moving toward savings type plans that are contingent mainly on employee, rather than employer, contributions. In addition, the employee assumes the risk of providing his own income in retirement.

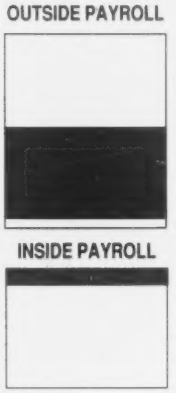
State mandates on health insurance coverage appear to be pushing up health insurance costs, especially for small employers who must purchase health insurance on the open market. Larger employers are usually exempt from the mandates of state insurance laws since they are mainly self-insured. Higher administrative costs for benefits result in reducing the amount of money available for the actual payment of benefits. This year's survey included a special survey on how health insurance plans provided by employers were actually funded.

Self Insured	Yes - 450 (63%)	No - 265 (37%)
Commercial Insured	Yes - 327 (51%)	No - 311 (49%)
Blue Cross/Blue Shield	Yes - 224 (35%)	No - 408 (65%)
Other	Yes - 24 (60%)	No - 16 (40%)

This above data indicates that most employers actually fund their programs through a variety of methods rather than through a single method. The average participant in the survey will use slightly more than two different methods of funding their health insurance. For example, many firms offer a self insured plan and an HMO or a commercially insured plan and an HMO, thus giving their employees a maximum of choices.

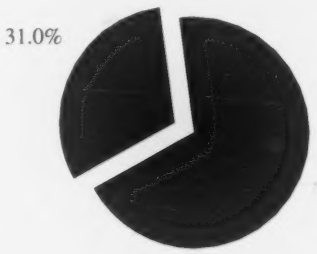
CHART 2. Average Annual Employee Benefits and Earnings, 1991





Legally Required Payments	$2,978
Pensions, Insuance, Etc.	$5,617
Miscellaneous	$313
	$8,908
Rest periods, etc.	$752
Paid Vacations, Holidays, Etc.	$3,465
	$4,217

Employee Benefits as a Percentage of Total Compensation, 1991



Employee Benefits as a Percentage of Total Pay for Time Worked, 1991

Employee Benefits as a Percentage of Total Gross Payroll, 1991

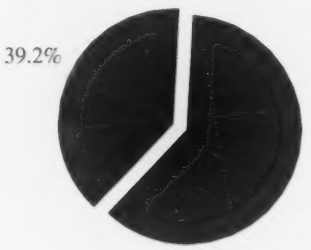


Table 16. Wage Data, by Industry Group, 1991

Industry group	Average hourly earnings as percent of payroll							Average hourly earnings as cents per hour							Total payroll dollars per year per full-time employee
	Total payroll	Straight-time pay*	Over-time premium pay*	Holiday premium pay	Shift differential	Earned incentive or production bonus	Other	Total payroll	Straight-time pay	Over-time premium pay*	Holiday premium pay*	Shift differential	Earned incentive or production bonus	Other	
Total, all industries	100.0	95.4	2.0	0.2	0.3	1.3	0.8	1,620	1,546	33	3	4	21	13	33,447
Total, all manufacturing	100.0	95.5	2.0	0.4	0.3	1.1	0.8	1,761	1,681	35	6	6	20	14	36,877
Manufacture of:															
Food, beverages and tobacco	100.0	94.3	3.4	1.1	0.3	0.7	0.3	1,549	1,460	52	17	3	11	5	32,212
Textile products and apparel	100.0	88.3	3.0	0.9	0.1	5.4	2.4	1,070	944	32	9	1	57	25	22,728
Pulp, paper, lumber and furniture	100.0	97.7	1.6	0.1	0.2	0.3	0.1	1,501	1,467	23	1	2	5	1	31,251
Printing and publishing	100.0	93.1	1.0	0.3	0.1	2.6	2.9	1,576	1,467	15	5	1	40	46	32,724
Chemicals and allied products	100.0	97.4	1.1	1.1	0.0	0.3	0.1	1,906	1,856	21	21	0	6	1	40,184
Petroleum industry	100.0	89.3	1.5	0.2	0.3	0.5	8.1	2,078	1,856	30	5	7	11	167	43,481
Rubber, leather and plastic products	100.0	94.4	3.4	0.6	0.7	0.3	0.6	1,720	1,624	58	10	12	5	10	34,009
Stone, clay and glass products	100.0	94.5	2.9	1.1	0.4	1.1	0.0	1,353	1,279	39	14	5	14	0	28,254
Primary metal industries	100.0	93.0	3.3	0.9	0.6	0.6	1.6	1,589	1,477	52	14	10	9	24	32,951
Fabricated metal products excluding machinery and transportation equipment)	100.0	93.7	5.6	0.1	0.1	0.5	0.1	1,460	1,368	81	1	1	7	1	30,925
Machinery (excluding electrical)	100.0	91.4	2.2	0.2	0.5	5.8	0.0	1,667	1,524	35	2	8	96	0	35,330
Electrical machinery, equip & supplies	100.0	96.2	1.2	0.1	0.5	1.8	0.3	1,828	1,758	21	1	8	32	6	38,120
Transportation equipment	100.0	97.4	1.4	0.0	0.3	0.4	0.5	1,914	1,863	26	0	5	7	9	40,746
Instruments and miscellaneous manufacturing industries	100.0	93.1	1.9	0.4	0.4	2.7	1.5	1,865	1,736	35	7	7	50	28	39,175
Total, all nonmanufacturing	100.0	95.4	2.0	0.2	0.2	1.4	0.8	1,576	1,503	32	2	4	21	13	32,397
Public utilities (electric, gas, water, telephone, etc.)	100.0	95.0	4.0	0.2	0.1	0.3	0.4	2,083	1,979	82	3	2	7	8	43,394
Department stores	100.0	98.1	0.0	0.0	0.0	1.9	0.0	849	833	0	0	0	15	0	17,658
Trade (wholesale and other retail)	100.0	96.8	0.7	0.1	0.1	0.9	1.5	978	947	6	0	0	8	14	20,283
Banks, finance companies & trust companies	100.0	89.2	0.6	0.1	0.1	8.0	2.0	1,584	1,413	9	1	1	126	31	31,754
Insurance companies	100.0	95.8	1.0	0.1	0.1	1.9	1.0	1,682	1,612	17	1	2	32	17	33,342
Hospitals	100.0	91.5	2.4	0.5	2.6	1.2	1.8	1,289	1,180	30	6	34	15	23	26,345
Miscellaneous nonmanufacturing industries*	100.0	96.8	1.3	0.2	0.3	0.6	0.8	1,541	1,492	20	2	4	9	12	32,109

Table 17. Growth Of Employee Benefits, 1929 TO 1991

Type of payment	1929	1955	1965	1975	1986	1988	1989	1991
	(Percent of wages and salaries)							
1. Legally required	0.8	3.3	5.3	8.4	11.1	11.6	12.2	12.2
Old-Age, Survivors, Disability, and Health Insurance (FICA taxes)	0.0	1.4	2.3	4.6	5.9	6.1	6.5	6.3
Unemployment Compensation	0.0	0.7	1.0	0.8	1.2	1.0	0.9	0.7
Workers compensation	0.6	0.5	0.7	1.0	1.0	1.6	1.7	1.7
Government employees retirement	0.2	0.5	1.0	1.7	2.8	2.7	2.9	3.2
Other	0.0	0.2	0.3	0.3	0.2	0.2	0.2	0.3
Ageed-upon	0.4	3.6	4.6	7.4	9.7	10.6	11.0	12.7
Pensions	0.2	2.2	2.3	3.6	2.8	4.1	4.0	5.1
Insurance	0.1	1.1	2.0	3.4	5.6	5.9	6.4	6.7
Other	0.1	0.3	0.3	0.4	1.3	0.6	0.6	0.9
Rest Periods	1.0	3.0	3.1	3.7	3.3	2.9	3.0	2.5
Time not Worked	0.7	5.9	7.3	9.4	10.2	10.4	10.2	9.9
Vacations	0.3	3.0	3.8	4.8	5.2	5.5	5.4	5.2
Holidays	0.3	2.0	2.5	3.2	3.1	3.2	3.2	3.1
Sick leave	0.1	0.8	0.8	1.2	1.4	1.3	1.2	1.2
Other	0.0	0.1	0.2	0.2	0.5	0.4	0.4	0.4
Bonuses profit-sharing, etc.	0.1	1.2	1.2	1.1	1.2	1.1	1.1	0.9
Total benefit payments	3.0%	17.0%	21.5%	30.0%	35.5%	36.7%	37.5%	38.2%
Wages and Salaries (Billions $)	$50.50	$212.10	$363.70	$814.70	$2,093.00	$2,431.10	$2,573.30	$2,812.60
Total benefit payments (Billions $)	$1.50	$36.10	$78.20	$244.40	$743.00	$813.90	$964.98	$1,074.40

Source: Estimated by U.S. Chamber of Commerce from U.S. Department of Commerce data and U.S. Chamber of Commerce Survey

13. SUPPLEMENTS TO WAGES AND SALARIES

Table 18 is derived from U.S. Department of Commerce data on "other labor income" and "employer contributions for social insurance", published as part of its national income statistics. These data are comprised using Department of Commerce estimates of employer expenditures for benefits, including costs associated with hiring, but not paid directly to the employee as a part of wages and salaries such as: Social Security, employer provided health insurance, unemployment insurance pensions and other costs. The data mainly covers legally required payments and expenditures for private pension and insurance plans.

Expenditures for items covered by the Department of Commerce shows that other labor income increased more than 2.2 times faster than payroll since 1965. Other labor income, as a percentage of payroll, increased from 9.5 percent of payroll in 1965, the year Medicare was enacted and the just prior to other changes in Social Security to 20.6 percent in 1991.

Since 1980, other labor income increased from 17.9 percent of payroll to 20.6 percent of payroll in 1991. The major reason for the change since 1980 is the significant increase in Social Security taxes. Social Security contributions by employers have increased by 165 percent since 1980, significantly faster than the 102 percent increase in wages and salaries for the same period. On the other hand, privately agreed to supplements increased by 126 percent between 1980 and 1991. The main reason for the increase in privately agreed to benefits is the increase in health insurance costs. The increases in health insurance costs in the private sector have been offset by declining contributions to pension plans. According to the Department of Commerce, the aggregate cost of health insurance increased from $48.9 billion in 1980, to $188.1 billion in 1991; while employer contributions to pension and profit sharing plans were nearly 18 percent less in 1991 than they were in 1980, despite the 102 percent increase in wage and salary payments by employers. The decline in employer contributions to pension plans may be related to the significant increases in the stock values held in company pension plans, since pension plans are heavily invested in stocks, and thus would benefit from a rising market. Since 1980, stock prices, as measured by most broad indexes, such as the Dow Jones Industrial Average, have nearly tripled, thereby alleviating the need for many employers to contribute to their pension funds. But some benefits experts point to this as an indicator of renewed preference for pay, rather than benefits, as a result of lower personal income tax rates enacted during the 1980s and the increased use of IRAs and 401K plans, allowing employees to plan and contribute to their own retirement.

Table 18. Supplements to Wages and Salaries, 1929 to 1991

Item	1929	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1990	1991
Million Dollars*													
Total supplements to wages and salaries	662	650	2,311	5,604	7,818	13,238	23,000	34,538	63,240	124,980	242,543	548,500	578,700
Employer contributions for social insurance	101	171	1,624	3,805	4,164	6,216	11,780	16,698	30,733	60,457	115,297	277,500	290,400
Federal social insurance funds	29	44	1,469	3,580	3,482	4,957	9,645	13,668	24,889	48,921	92,935	236,700	247,900
Old-Age, Survivor, and Disability Insurance	...	...	329	630	1,308	2,825	5,632	8,330	16,182	30,490	55,623	170,900	178,200
Hospital Insurance	...	...	...	...	...	...	...	...	2,342	5,610	11,622	33,900	35,400
State unemployment insurance	...	7	813	1,011	1,217	1,221	2,300	3,076	2,493	5,516	12,073	15,500	15,400
Federal unemployment tax	...	...	98	174	232	304	343	558	854	1,294	3,463	5,700	5,800
Federal civilian employee retirement	21	32	93	227	316	144	838	1,146	2,215	4,353	7,436	16,100	17,900
Other items	8	5	136	1,538	409	463	532	558	803	1,658	2,707	28,500	30,600
State and local social insurance funds	72	127	155	225	682	1,259	2,135	3,030	5,844	11,536	22,362	40,800	42,500
State and local employee retirement	72	127	155	225	510	985	1,775	2,525	5,091	10,170	19,110	33,000	33,600
Other items	...	...	...	...	172	274	360	505	753	1,366	3,259	7,800	8,900
Employer contributions to:													
Other labor income	561	479	687	1,799	3,654	7,022	11,220	17,840	32,507	64,523	127,246	271,000	288,300
Private pensions and welfare funds	169	180	282	1,132	3,534	6,845	10,969	17,485	31,937	63,595	125,439	266,456	283,668
Pension and profit-sharing	...	...	...	...	1,713	3,377	4,866	7,646	13,050	28,253	54,694	49,589	47,904
Group health insurance	...	...	...	...	781	1,706	3,374	5,890	12,099	24,043	48,949	173,417	188,115
Group life insurance	...	...	...	...	249	561	1,080	1,651	2,891	4,368	6,203	6,094	6,556
Workers compensation	...	...	...	...	791	1,150	1,529	2,177	3,786	6,695	15,208	36,586	40,141
Supplemental unemployment	...	...	... ...	...		51	120	121	111	236	345	770	952
Other items	392	299	405	667	120	177	251	355	570	928	1,807	4,546	4,632
Total supplements as percent of wages and salaries													
All industries	1.3	1.8	4.6	4.8	5.3	6.3	8.5	9.5	11.5	15.5	17.9	20.0	20.6
Agriculture forestry, and fisheries	0.4	0.5	0.6	0.4	0.6	1.9	4.7	5.6	7.4	10.7	13.4	13.9	14.9
Mining	1.6	1.7	5.7	4.0	9.4	10.5	12.2	12.8	15.3	18.5	18.0	21.8	22.1
Contract construction	2.3	3.5	6.6	5.3	5.9	6.5	7.0	8.5	9.9	12.5	14.2	18.3	19.1
Manufacturing	0.9	1.2	5.2	5.1	6.6	8.3	10.8	12.0	14.4	19.6	22.9	20.4	23.3
Transportation	2.0	2.7	6.2	6.0	6.6	7.4	9.6	10.6	12.7	18.7	19.6	22.5	26.0
Communication	2.1	4.4	8.8	8.9	10.1	8.9	11.1	18.2	24.0	28.9	29.5	24.8	25.7
Electric, gas, and sanitory services	1.7	2.2	6.2	9.4	9.2	10.6	12.6	14.4	16.8	22.6	24.1	23.0	23.6
Wholesale and retail trade	0.6	0.8	3.9	3.4	3.8	4.3	6.4	7.6	9.4	11.9	18.8	16.1	16.7
Finance, insurance, and real estate 2.4	2.4	2.6	6.0	5.1	6.1	7.5	9.6	11.4	13.3	17.8	18.8	16.9	17.2
Services	0.4	0.6	2.4	2.2	2.5	3.3	5.1	6.2	7.9	11.5	13.0	14.6	15.0
Government and government enterprises	3.2	3.4	4.1	5.3	4.2	4.1	7.2	7.9	10.0	14.2	17.7	28.2	28.7
All private enterprises	1.1	1.4	4.8	4.5	5.5	6.7	8.7	9.9	11.9	15.9	17.9	18.1	18.6

14. HOW EMPLOYEE BENEFITS WERE SURVEYED

As in earlier studies, it was necessary to go directly to the employers for the basic data on employee benefits. The mailing list included previous participants in the survey, firms drawn from a sample of all businesses being representative of employment in the U.S. economy, a sampling of firms based on employers and firms in the Survey Research Section's business samples taken from the U.S. Chamber of Commerce membership list. Questionnaires were also sent to firms requesting that they be included in the survey.

There were 1,110 respondents, of which 1008 were usable, out of the 7,200 companies in the sample. This represents a 15.4 percent response rate. The 1008 firms with usable responses employed 3.2 million persons, more than three percent of all wage and salary workers. This is the largest survey of its nature in terms of the number of persons actually covered. The survey includes both public and private sector employers.

In 1982, for the first time, the sample included firms with fewer than 100 employees, making the sample more representative of the business community. If the results from the benefit surveys of 1982-91 are compared with earlier surveys, one should be aware of several factors that could affect the findings. The sample size has increased. The composition of the sample was affected by the inclusion of firms from the Survey Research Section of the business community which represents a scientific cross-section of U.S. business by industry, size of firm, and geographical region.

Employees Covered

This study covers all employees for the surveyed firms except officers. We have collected data for both hourly-paid and salaried employees and have published them together for aggregate benefits data, and separately in Tables 4a, 4b and 4c. We will further analyze the data and publish additional findings in the months ahead.

Computation Method

The method of computation used in this study is outlined below. Also shown is a procedure for computing a company's benefit payments on a basis comparable to that used in this report.

In combining company data to form industry averages, the payrolls for individual companies were added together and the percentage of payroll given to benefits was derived by adding the total cost for each benefit by total payroll. This results in the data being weighted by size of payroll for each of the participating firms. However, the tables by size of firm and industry, allows each firm to compare its benefit levels with firms of similar size in the same industry. Some results, such as those on Tables 2 and 3 and the data on the Benefits Analyzer (the computer based program derived from this survey), are presented as median averages in those tables and formats each firm is given equal weight. The median results show a lower average benefit level, because smaller firms tend to have lower benefit levels than larger firms. However, because of the nature of the computer program, firms can make more specific comparisons than can be made with the publication alone.

Your Company's Employee Benefits

After the U.S. Chamber's previous benefits studies were published, several companies inquired how their data might be compiled on a comparable basis. This can be done by completing the questionnaire in the back of this publication and performing the following computations.

1. Total benefit payments (Questionnaire items B through H) $_____

2. "Full-time equivalent" employees (In questionnaire item J, divide the hours for all employees by the hours for a full-time employee) _____

Employee benefit payments as:

Percent of payroll (Item 1 above, divided by questionnaire item A-7) _____

Cents per payroll hour (Item 1 above divided by the total hours, including overtime hours, for all employees in questionnaire item J) _____

Dollars per year per employee (Item 1 above, divided by item 2 above) $_____

15. EMPLOYER INITIATIVES TO REDUCE HEALTH CARE COSTS

This year's survey contained the most comprehensive set of questions relating to health benefits that we have asked in the more than forty years this survey has been conducted and what steps, if any, firms had taken to control escalating health insurance costs.

COST SHARING -- ANOTHER WAY OF REDUCING HEALTH CARE COSTS

Rising health insurance costs have prompted many firms to establish cost containment measures. This year's survey included a questionnaire seeking to find out what, if any, changes firms had made in their health plans to reduce their costs. Below are the actual questions asked with the results of that special survey:

Which of the following have you incorporated in your major health plan?

Increased or instituted a deductible:
Yes - 612 (73%) No - 231 (27%)

Increased premium % paid by employees:
Yes - 399 (48%) No - 440 (52%)

Preadmission certification:
Yes - 657 (78%) No - 185 (22%)

Required second surgical opinion:
Yes - 416 (49%) No - 419 (51%)

Limited patient choice of physicians:
Yes - 215 (26%) No - 603 (74%)

Other:
Yes - 101 (25%) No - 302 (75%)

Seventy-three percent of the firms participating in this year's survey reported that they have increased or instituted a deductible, compared to forty-seven percent of the firms participating in last year's survey reported that they had either instituted a deductible or raised an already existing deductible on to their health insurance plans. In 1989, 35 percent of the firms responding, reported that they had either instituted a deductible or raised an already existing deductible. More than 48 percent of the firms responding indicated they had increased the percentage of health insurance premiums paid for by their employees; a significant increase from the last two years when 37 and 38 percent reported taking such action. In addition, such items as preadmission certification, required second surgical opinions and limited patient choice of physicians, have all become a normal part of a managed care system being instituted by many firms. Even with many firms instituting cost containment measures, medical benefits costs to employers have increased significantly. Health premiums are increasing as a percent of payroll, because premiums are rising substantially faster than pay, rather than in tandem with wages and salaries.

During the past year, the employers share of medical and medically related costs per employee increased from 9.9 to 10.4 percent of payroll or from $3,197 per year to $3,465 per year. The cost of health and dental insurance to employers increased more than 9 percent in 1991, from $2,569 per employee per year, to $2,811 per employee.

From 1980 to 1991 the employer cost of providing medical and dental insurance increased by 227 percent. The main reason for this increase is the cost of medical care increased by 136 percent in that period, more than twice the 65 percent increase in the Consumer Price Index for all items. Medical costs continue to rise at significantly greater rates than prices in general; and unless employers introduce more cost sharing measures, or find other ways of reducing their share, health insurance costs will continue to increase more rapidly than wages. Health insurance premiums paid by employers increased 70 percent faster than medical care costs, compounding the problems facing employers.

Another way that employers are limiting their costs is by introducing cafeteria benefit plans. This gives employees a fixed contribution to health care and other benefit costs and shifts some of the burden of cost increases in health insurance to the employee, rather than employer.

PER EMPLOYEE HEALTH AND DENTAL INSURANCE COSTS

Year	Health And Dental as a % Of Payroll	DOLLARS PER YEAR	CPI MED. CARE 1982-4 = 100	CPI 1982-4 = 100
1980	5.5	860.0	74.9	82.4
1981	5.8	1033.0	82.9	90.9
1982	6.3	1230.0	92.5	96.5
1983	6.8	1412.0	100.6	99.6
1984	7.1	1508.0	106.8	103.9
1985	6.9	1492.0	113.5	107.6
1986	6.7	1750.0	122.0	109.6
1987	6.2	1725.0	130.1	113.6
1988	7.1	2052.0	138.6	118.3
1989	7.6	2338.0	149.3	124.0
1990	7.9	2569.0	162.5	130.7
1991	8.4	2811.0	177.0	136.2
CHANGE 1980 TO 1991	52.7%	226.9%	136.3%	65.3%

Table 19. Cost of Medical Benefits as Dollars per Year per Employee and the Percentage of Companies That Provide Specific Benefits, 1991

Industry group	Cost of medical benefits							
	Hospital surgical, medical and major medical insurance premiums	Retiree hospital, surgical, medical and major medical insurance premiums	Short term disability	Long term Disability	Sick leave	Dental Insurance	Vision care physical / mental fitness, benefits for former workers	Parental leave
Total, all industries	2,614 (98%)	343 (29%)	106 (40%)	83 (61%)	392 (75%)	197 (51%)	122 (42%)	2 (6%)
Total, all manufacturing	2,880 (98%)	356 (22%)	107 (49%)	78 (50%)	449 (57%)	234 (48%)	169 (38%)	0 (4%)
Food, beverages and tobacco	2,595 (97%)	265 (30%)	82 (50%)	118 (57%)	106 (60%)	174 (60%)	68 (43%)	0 (0%)
Textile products and apparel	1,629 (95%)	38 (16%)	35 (21%)	46 (42%)	47 (37%)	90 (42%)	13 (26%)	0 (0%)
Pulp, paper, lumber and furniture	2,600 (100%)	274 (17%)	113 (53%)	27 (39%)	360 (25%)	171 (42%)	22 (36%)	0 (6%)
Printing and publishing	2,425 (100%)	15 (13%)	151 (42%)	21 (55%)	209 (68%)	87 (45%)	20 (35%)	1 (10%)
Chemicals and allied products	3,200 (100%)	201 (18%)	27 (35%)	66 (82%)	218 (71%)	173 (71%)	33 (53%)	0 (6%)
Petroleum industry	2,384 (90%)	95 (20%)	627 (20%)	8 (40%)	112 (60%)	23 (50%)	68 (30%)	0 (0%)
Rubber, leather and plastic products	2,935 (100%)	769 (27%)	256 (59%)	218 (36%)	42 (59%)	283 (36%)	1,115 (36%)	0 (0%)
Stone, clay and glass products	2,887 (100%)	536 (43%)	115 (71%)	30 (57%)	72 (43%)	79 (43%)	121 (43%)	0 (0%)
Primary metal industries	3,209 (88%)	699 (41%)	83 (59%)	36 (59%)	80 (47%)	121 (24%)	55 (24%)	5 (6%)
Fabricated metal products	3,215 (100%)	99 (12%)	96 (47%)	194 (48%)	510 (51%)	212 (37%)	79 (35%)	0 (2%)
Machinery	3,169 (100%)	145 (35%)	99 (76%)	59 (65%)	390 (59%)	323 (65%)	113 (47%)	0 (0%)
Electrical machinery, equipment & supplies	2,412 (100%)	292 (24%)	146 (51%)	54 (42%)	571 (64%)	193 (53%)	125 (40%)	0 (4%)
Transportation equipment	3,299 (100%)	660 (33%)	16 (61%)	47 (56%)	820 (72%)	397 (61%)	213 (44%)	0 (6%)
Instruments and miscellaneous manufacturing	3,091 (97%)	204 (28%)	100 (46%)	79 (49%)	508 (79%)	235 (62%)	57 (41%)	0 (5%)
Total, all nonmanufacturing	2,533 (98%)	339 (33%)	106 (35%)	84 (68%)	375 (86%)	185 (52%)	108 (45%)	2 (8%)
Public utilities	4,349 (99%)	922 (58%)	248 (33%)	138 (82%)	417 (93%)	409 (65%)	249 (68%)	2 (10%)
Department stores	842 (100%)	67 (17%)	24 (33%)	0 (50%)	232 (67%)	86 (33%)	19 (33%)	1 (17%)
Trade	1,733 (97%)	29 (10%)	39 (34%)	7 (43%)	173 (76%)	46 (31%)	68 (27%)	0 (1%)
Banks, finance company & trust company	1,590 (100%)	101 (38%)	102 (29%)	32 (77%)	278 (94%)	104 (48%)	64 (49%)	6 (14%)
Insurance companies	2,246 (99%)	284 (62%)	87 (44%)	143 (83%)	468 (90%)	179 (51%)	126 (58%)	5 (12%)
Hospitals	2,066 (96%)	5 (7%)	43 (32%)	56 (74%)	402 (96%)	110 (68%)	22 (28%)	1 (3%)
Miscellaneous nonmanufacturing industries	2,218 (97%)	132 (19%)	47 (35%)	66 (56%)	413 (77%)	87 (50%)	29 (35%)	0 (5%)

* Includes research, engineering, education, government agencies, construction, etc.

Please return the completed questionnaire to:

ECONOMIC POLICY DIVISION/EMPLOYEE BENEFITS SURVEY
U.S. CHAMBER OF COMMERCE/WASHINGTON, D.C. 20062

CONFIDENTIAL

EMPLOYEE BENEFITS SURVEY—1991

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Please do not tear off this label.

INSTRUCTIONS

1. **It is confidential**—Data from individual firms will not be disclosed. Data will be published only in the form of totals for groups of companies. Only the researchers will see your questionnaire(s).

2. **Company coverage**—If you have several divisions that operate in different industries and separate data is available for each division you may prefer to fill out separate forms for each division. You may either copy this form or call Martin Lefkowitz at (202) 463-5620 for either additional forms or more information.

3. **Employees covered in survey**—We are surveying ***both*** hourly-paid and salaried employees, if this break-out is available. If the break-out is available, please fill out separate surveys for hourly-paid and salaried employees. The hourly-paid employee survey begins on the next page and the salaried employee survey begins on page 5. If a separate breakout is not available for hourly and salaried employees please use the survey on the following page for reporting the combined totals for all employees on pages 2 through 4.

   When filling out the questionnaire surveying hourly-paid workers, ***include data for workers whose pay varies with the number of hours worked.*** In addition, include data for ***salaried*** employees if their pay varies if they work overtime or less than full-time; but do not include them if they receive their regular pay regardless of hours worked.

   Organizations having difficulty making this employee separation between hourly-paid and salaried workers should include all nonsupervisory employees and all working supervisors in this hourly-paid employee survey, ***regardless of method of payment.*** However, please ***exclude*** all officers of company.

4. **Approximate or incomplete data**—If you are unable to give exact data for the various items, please give estimates—***your best estimate is much better than a zero***. Guidelines for making estimates are included in the survey forms. If you cannot break down the data on payments exactly as they are outlined, please give the data that is available. Also, please indicate the items or benefits for which payments were made, but for which you cannot give separate figures.

5. If you have a cafeteria benefits plan allocate the costs of the benefits programs based on the prorated share of the costs under the cafeteria program. For example, if total benefits costs for cafeteria plan programs were $1,000,000 and the employers contribution was $800,000 the employer's share of each of the programs covered would then be prorated at 80% of the total cost. The employer's share would be 80 percent of the total costs and be entered in the appropriate category in the survey and the employee's share would be 20 percent and be entered in section I of the survey.

Show actual data or best estimate for employees covered in survey.

A. GROSS PAYROLL FOR EMPLOYEES IN SURVEY:

- For this item, report ***actual*** wages. Report pay prior to employee deductions for all income and payroll taxes, pay deferral programs, such as 401K plans, and other insurance and deductions. Report on line A-1 the straight-time wages for all hours, including pay for time ***not*** worked, plus payments in lieu of vacations and holidays.
- Report premium and bonus payments on lines other than line A-1. Thus, if your firm paid $15,000 in overtime pay and the overtime rate is time and one-half, put $10,000 on line A-1, and $5,000 in premium pay on line A-2.

	Total amount for 1991	
1. Straight-time for employees in survey (include payment for time not worked, holidays, vac., etc.)	$_____	34
2. Overtime premium pay (premium only, put straight time on line 1)	$_____	46
3. Holiday premium pay (premium only, put straight time on line 1)	$_____	58
4. Shift differential (premium only, put straight time on line 1)	$_____	70
5. Earned incentive or production bonus (including commissions)	$_____	82
6. Other (Specify: _____)	$_____	94
7. TOTAL GROSS PAYROLL	$_____	106

B. LEGALLY-REQUIRED PAYMENTS (***employer's*** share only):

1. Old-Age, Survivors, Disability, and Health Insurance (employer FICA taxes) and Railroad Retirement Tax	$_____	118
2. Unemployment Compensation (federal and state taxes)	$_____	130
3. Workers' Compensation insurance premium (if self-insured, actual disbursements & any state assessments)	$_____	142
4. State sickness benefits insurance	$_____	154
5. Other (Specify: _____)	$_____	166
6. TOTAL	$_____	178

C. RETIREMENT AND SAVINGS PLAN PAYMENTS (***employer's*** share only):

- ITEM C-4 (PENSION AND INSURANCE PREMIUMS)—For pension and insurance premiums, report ***net*** payments after deducting any dividends or credits returned to employer by insurer.

1. Defined benefit pension plan contributions (a defined benefit plan is one that is insured by the Pension Benefit Guaranty Corporation involving a promise to pay a fixed level of benefits on retirement)	$_____	190
2. Defined contribution plan payments (a defined contribution plan is one that provides for an individual account for each participant and for benefits based on the amount contributed to the participant's account)		
a. 401K or similar payments (employers share only)	$_____	202
b. Profit-sharing payments (employer contributions are based on current profits of the business, fluctuating with current profit levels)	$_____	214
c. Stock bonus and employee stock ownership plans (ESOP)	$_____	226
3. Money purchase plans	$_____	238
4. Pension plan premiums (net) under insurance and annuity contracts (insured and trusteed)	$_____	250
5. Costs of plan administration (please estimate the administrative costs paid separately or as part of contributions to the plan)	$_____	262
6. Other (Specify: _____)	$_____	274
7. TOTAL	$_____	286
8. Please report the number of employees participating in your company's retirement and savings plan programs	_____	298

D. LIFE INSURANCE AND DEATH BENEFITS (***employer's*** share only):

- Exclude premiums for life insurance purchased under a pension plan. Such premiums should be reported under item C-4.

1. Life insurance premiums (net)	$_____	304
2. Death benefits not covered by insurance	$_____	316
3. TOTAL	$_____	328

E. MEDICAL AND MEDICALLY-RELATED BENEFIT PAYMENTS (***employer's*** share only):

1.	Hospital, surgical, medical, and major medical insurance premiums (net)	$	340
2.	Self-insured hospital, surgical, medical, and major medical payments	$	352
3.	Short-term disability, sickness or accident insurance (company plan or insured plan)	$	364
4.	Long-term disability or wage continuation (insured, self-administered, or trust)	$	376
5.	***Retiree*** (payments for retired employees) hospital, surgical, medical, and major medical insurance premiums (net)	$	388
6.	Self-insured ***retiree*** (payments for retired employees) hospital, surgical, medical, and major medical payments	$	400
7.	Dental insurance premiums	$	412
8.	Vision care and prescription drugs	$	424
9.	Physical and mental fitness programs	$	436
10.	Medically-related benefits for ***former*** workers and family members, such as the continuation of health benefit payments after termination of employment (do not include payments to retirees and/or for maternity leave)	$	448
11.	Other (Specify: _____)	$	460
12.	TOTAL	$	472

F. PAID REST PERIODS, COFFEE BREAKS, LUNCH PERIODS, WASH-UP TIME, TRAVEL TIME, CLOTHES-CHANGE TIME, GET-READY TIME, ETC.

- This should be reported if time is paid for, whether or not there is a formal work rule providing for such time off. A simple rule of thumb is that if employees typically take two 10-minute rest periods per day, this would amount to approximately 4% of gross payroll; if two 15-minute breaks are taken, the figure would come to 6% of gross payroll (Item A-7).

$ _____ 484

G. PAYMENTS FOR TIME NOT WORKED:

1.	Payments for vacations. Include payments for vacation time paid for but not taken (for estimating purposes, each day of paid vacation = .00385 x straight-time pay) If unable to estimate a dollar figure, please indicate the average number of days of vacation an employee receives a year. _____	$	496
2.	Payments for or in lieu of holidays (for estimating purposes, each paid holiday = .00385 x straight-time pay) If unable to estimate a dollar figure, please indicate the average number of paid holidays an employee receives a year. _____	$	508
3.	Sick leave pay. Average number of days actually paid for per employee during 1991, if you have sick leave program. _____	$	520
4.	Parental leave (maternity and paternity leave payments)	$	532
5.	Payments required under guaranteed workweek or work year—only that part that represents payment for time not worked	$	544
6.	Payments for State or National guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family; or other personal reasons	$	556
7.	Other (Specify: _____)	$	568
8.	TOTAL	$	580

H. MISCELLANEOUS BENEFIT PAYMENTS (***employer's*** share only):

1.	Discounts on goods and services purchased from company by employees	$	592
2.	Employee meals furnished by company	$	604
3.	Child care: a. On-site child care	$	616
	b. Third-party provided care	$	628
4.	Parking	$	640
5.	Employee education expenditures (tuition refunds, seminar attendance, etc.)	$	652
6.	Payments for legal counselling	$	664
7.	Payments to union stewards or officials for time spent in settling grievances or in negotiating agreements	$	676
8.	Christmas or other special bonuses (not tied to profits), service awards, suggestion awards, etc.	$	700
9.	Other (Specify: _____)	$	712
10.	TOTAL	$	724

I. EMPLOYEE PAYROLL DEDUCTIONS (*employee's* share only):

- For this question, report deductions from ***employee*** pay. Employer contributions are reported in questions B-E.

1. Old-Age, Survivors, Disability, and Health Insurance (employee FICA taxes) and Railroad Retirement Taxes ..... $_____ **736**
2. Retirement and Savings Plan payments (including 401K and similar programs) ..... $_____ **748**
3. Life insurance premiums ..... $_____ **760**
4. Medical and Medically-Related Benefits Payments ..... $_____ **772**
5. Other (Specify: _____). Do not include deductions for income tax ..... $_____ **784**
6. TOTAL ..... $_____ **796**

J. EMPLOYEE HOURS

- These figures include hours worked or paid for (including time actually worked, ***plus*** holidays, vacation, sick leave, and other time paid for but not worked).

1. Total hours of a **typical full-time employee** during 1991: _____ (average number of hours per week per employee) × 52 = _____ (total hours during 1991 per employee) **808**

2. Total hours of **all** employees in survey during 1991:
   - The total number of hours worked or paid for of all employees covered in the survey, corresponds to earnings given on line A-1.

_____ (total hrs. during 1991 per employee) × _____ (full-time equivalent employees included in your survey data for 1991) = _____ (total hours of all employees in 1991) **812**

PRIMARY STANDARD INDUSTRIAL CLASSIFICATION CODE (SIC Code) = _____

- If you do not know your SIC Code, please give a description of the major type of business and/or the principal lines or products manufactured or handled.

_____

Industry Code

Please circle the code number which corresponds to the type of business your company conducts. Please place your firm in the industry that provides the greatest portion of your firms revenues:

Code	Category
Manufacturing firms	
101	Food, beverages, and tobacco
102	Textile products and apparel
103	Pulp, paper, lumber and furniture
104	Printing and publishing
105	Chemicals, drugs and allied products
106	Petroleum industry
107	Rubber, leather, and plastic products
108	Stone, clay and glass products
109	Primary metal industries
110	Fabricated metal products (excluding machinery and transportation equipment)
111	Machinery (excluding electrical) and office and computing equipment
113	Electrical machinery, equipment, household appliances, communications equipment and supplies
114	Transportation equipment
115	Instruments and miscellaneous manufacturing industries
Non manufacturing firms	
201	Public utilities (electric, gas, water, telephone, etc.)
202	Department stores
203	Trade (wholesale and other retail)
204	Banks, finance companies, and trust companies
205	Insurance companies
206	Miscellaneous nonmanufacturing industries
207	Hospitals
	Type of business _____.

Size Code

Please circle the code number which corresponds to the number of people employed by your company.

Code	Number of Employees
0	1-9
1	10-49
2	50-99
3	100-499
4	500-999
5	1000-2499
6	2500-4999
7	5000 plus

Actual number of employees _____.

Please list the name, title and phone number of the person who is responsible for filling out this questionnaire in case our researchers have any questions.

_____ ( ) _____

Name Title Phone Number

SUPPLEMENTAL QUESTIONS

For Office Coding — Leave Blank

B1

Please answer the following questions:

1. Does your firm have a fixed benefit plan or a cafeteria plan (a cafeteria plan is one that allows employees to choose between benefits and/or benefit plans)? (Check appropriate box)

Fixed Benefit Plan	F ☐	
Cafeteria Plan	C ☐	
Mixed benefit package (part of benefits package is fixed and part is cafeteria)	M ☐	6

2. What is the estimated percentage of part-time workers as the percentage of your total work-force (part-time workers are those who work less hours than the normal work week)? _____ 7

3. If you provide benefits to part-time employees, which benefits do you provide?

All (If you checked this line "yes" please skip to question 4)	Yes ☐	No ☐	10
Health	Yes ☐	No ☐	11
Retirement	Yes ☐	No ☐	12
Vacations	Yes ☐	No ☐	13
Others (please specify: _____ _____)			

4. Has your firm made any accounting provisions for retiree benefits under FASB 106? Yes ☐ No ☐ 14

5. Do you offer a pension plan? Yes ☐ No ☐ 15

Please check all the plans that you offer regardless of whether or not you make contributions.

a. 401 k type	Yes ☐	No ☐	16
b. Thrift/savings plan	Yes ☐	No ☐	17
c. Profit sharing	Yes ☐	No ☐	18

Please check all applicable items concerning the health plans you offer.

6. Do you offer a health plan? Yes ☐ No ☐ 19
(if answer to previous question is no skip to question 13)

a. Indemnity health insurance plan	Yes ☐	No ☐	20
b. HMO health insurance plan	Yes ☐	No ☐	21
c. PPO health insurance plan	Yes ☐	No ☐	22

7. How are plans funded?

a. Self Insured	Yes ☐	No ☐	23
b. Commercial Insured	Yes ☐	No ☐	24
c. Blue Cross/Blue Shield	Yes ☐	No ☐	25
d. Other _____			26

8. Do Any Plans have exclusionary clauses, such as elimination for preexisting conditions? Yes ☐ No ☐ 27

9. Are employee contributions required? Yes ☐ No ☐ 28

Employee Percentage

a. Family Coverage _____ %	29
b. Single Coverage _____ %	31

10. If there a waiting period for health insurance coverage? Number of Months _____ 33

11. Do you offer wellness programs? Yes ☐ No ☐ 35

12. Which of the following have you incorporated in your major health plan?

a. Increased or instituted a deductible	Yes ☐	No ☐	36
b. Increased the percentage of health insurance premium paid for by employee	Yes ☐	No ☐	37
c. Preadmission certification	Yes ☐	No ☐	38
d. Required second surgical opinion	Yes ☐	No ☐	39
e. Limited patient choice of physicians	Yes ☐	No ☐	40
f. Other	Yes ☐	No ☐	41

13. Other benefits

a. Do you offer paid or unpaid maternity leave? Paid ___ Unpaid ___ Both ___			42
b. Do you offer sick leave?	Yes ☐	No ☐	43
c. If Yes, how much time is accrued per year? Days ___			44
d. Do sick leave days carry over to the following year?	Yes ☐	No ☐	46

e. How many vacation days are accrued per year?

Years of Service	Vacation days Accrued	
1	_____	47
5	_____	49
10	_____	51
15	_____	53
20	_____	55

f. Do you offer vision care?	Yes ☐	No ☐	57
g. Do you offer dental coverage?	Yes ☐	No ☐	58
h. Do you offer mental health coverage?	Yes ☐	No ☐	59
i. Do you offer alcohol and drug abuse treatment?	Yes ☐	No ☐	60

CONFIDENTIAL

EMPLOYEE BENEFITS SURVEY — 1991

SALARIED EMPLOYEE SURVEY (IF NOT INCLUDED IN SECTION 1)
If you are **not** filling in this section, you have completed the survey. Thank you.

Please return the completed questionnaire to:

ECONOMIC POLICY DIVISION/EMPLOYEE BENEFITS SURVEY
U.S. CHAMBER OF COMMERCE/WASHINGTON, D.C. 20062

INSTRUCTIONS

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2. **Company coverage**—If you have several divisions or plants, data covering any ***typical*** group of employees will be satisfactory. If you have several divisions that operate in different industries and separate data is available for each division you may prefer to fill out separate forms for each division. You may either copy this form or call Martin Lefkowitz at (202) 463-5620 for either additional forms or more information.

3. The salaried employee benefits survey is limited to employees whose pay does ***not*** vary with the number of hours worked.

   If you had difficulty making the employee separation for the hourly-paid survey, and included non-supervisory and working supervisors ***regardless of method of payment*** in that survey, please do ***not*** fill out the salaried employee survey. Please turn to the last page of this survey and fill in information on industry and size of firm.

4. **Approximate or incomplete data**—If you are unable to give exact data for the various items, please give estimates—***your best estimate is much better than a zero***. If you cannot break down the data on payments exactly as they are outlined, please give the data that is available. Also, please indicate the items or benefits for which payments were made, but for which you cannot give separate figures.

5. If you have a cafeteria benefits plan allocate the costs of the benefits programs based on the prorated share of the costs under the cafeteria program. For example, if total benefits costs for cafeteria plan programs were $1,000,000 and the employers contribution was $800,000 the employer's share of each of the programs covered would then be prorated at 80% of the total cost. The employer's share would be 80 percent of the total costs and be entered in the appropriate category in the survey and the employee's share would be 20 percent and be entered in section I of the survey.

Show actual data or best estimate for employees covered in survey.

A. GROSS PAYROLL FOR EMPLOYEES IN SURVEY:

- For this item, report ***actual*** salaries (***not*** take-home pay after deductions have been made). Report on line A-1 the salaries for all hours, including pay for time ***not*** worked, plus payments in lieu of vacations and holidays.

	Total amount for 1991	
1. Total salaries for employees in survey	$	61

B. LEGALLY-REQUIRED PAYMENTS (***employer's*** share only):

1. Old-Age, Survivors, Disability, and Health Insurance (employer FICA taxes) and Railroad Retirement Tax	$	73
2. Unemployment Compensation (federal and state taxes)	$	85
3. Workers' Compensation (estimate cost if self-insured, actual disbursements & state assessments)	$	97
4. State sickness benefits insurance	$	109
5. Other (Specify: _____)	$	121
6. TOTAL	$	133

C. RETIREMENT AND SAVINGS PLAN PAYMENTS (***employer's*** share only):

- ITEM C-4 (PENSION AND INSURANCE PREMIUMS)—For pension and insurance premiums, report ***net*** payments after deducting any dividends or credits returned to employer by insurer.

1. Defined benefit pension plan contributions (a defined benefit plan is one that is insured by the Pension Benefit Guaranty Corporation involving a promise to pay a fixed level of benefits on retirement)	$	145
2. Defined contribution plan payments (a defined contribution plan is one that provides for an individual account for each participant and for benefits based on the amount contributed to the participant's account)		
a. 401K or similar payments (employers share only)	$	157
b. Profit-sharing payments (employer contributions are based on current profits of the business, fluctuating with current profit levels)	$	169
c. Stock bonus and employee stock ownership plans (ESOP)	$	181
3. Money purchase plans	$	193
4. Pension plan premiums (net) under insurance and annuity contracts (insured and trusteed)	$	205
5. Costs of plan administration (please estimate the administrative costs paid separately or as part of contributions to the plan)	$	217
6. Other (Specify: _____)	$	229
7. TOTAL	$	241
8. Please report the number of employees participating in your company's retirement and savings plan programs.		253

D. LIFE INSURANCE AND DEATH BENEFITS (***employer's*** share only):

- Exclude premiums for life insurance purchased under a pension plan. Such premiums should be reported under item C-4.

1. Life insurance premiums (net)	$	259
2. Death benefits not covered by insurance	$	271
3. TOTAL	$	283

E. MEDICAL AND MEDICALLY-RELATED BENEFIT PAYMENTS (***employer's*** share only):

1. Hospital, surgical, medical, and major medical insurance premiums (net)	$	295
2. Self-insured hospital, surgical, medical, and major medical payments	$	307
3. Short-term disability, sickness or accident insurance (company plan or insured plan)	$	319
4. Long-term disability or salary continuation (insured, self-administered, or trust)	$	331
5. ***Retiree*** (payments for retired employees) hospital, surgical, medical, and major medical insurance premiums (net)	$	343
6. Self-insured ***retiree*** (payments for retired employees) hospital, surgical, medical, and major medical payments	$	355
7. Dental insurance premiums	$	367
8. Vision care and prescription drugs	$	379
9. Physical and mental fitness programs	$	391

10. Medically-related benefits for ***former*** workers and family members, such as the continuation of health benefit payments after termination of employment (do not include payments to retirees and/or for maternity leave) ..... $_____ 403
11. Other (Specify: _____) $_____ 415
12. TOTAL ..... $_____ 427

F. PAYMENTS FOR TIME NOT WORKED:

1. Payments for vacations. Include payments for vacation time paid for but not taken (for estimating purposes, each day of paid vacation = .00385 x straight-time pay) ..... $_____ 439
   If unable to estimate a dollar figure, please indicate the average number of days of vacation an employee receives a year. _____.
2. Payments for or in lieu of holidays (for estimating purposes, each paid holiday = .00385 x straight-time pay) ..... $_____ 451
   If unable to estimate a dollar figure, please indicate the average number of paid holidays an employee receives a year. _____.
3. Sick leave pay (average number of days actually paid for per employee during 1991, if you have sick leave program.) _____ ..... $_____ 463
4. Parental leave (maternity and paternity leave payments) ..... $_____ 475
5. Payments for State or National guard duty; jury, witness, and voting pay allowances; payments for time lost due to death in family; or other personal reasons ..... $_____ 487
6. Other (Specify: _____) ..... $_____ 499
7. TOTAL ..... $_____ 511

G. MISCELLANEOUS BENEFIT PAYMENTS (***employer's*** share only):

1. Discounts on goods and services purchased from company by employees ..... $_____ 523
2. Employee meals furnished by company ..... $_____ 535
3. Child care: a. On-site child care ..... $_____ 547
   b. Third-party provided care ..... $_____ 559
4. Parking ..... $_____ 571
5. Employee education expenditures (tuition refunds, seminar attendance, etc.) ..... $_____ 583
6. Payments for legal counselling ..... $_____ 595
7. Christmas or other special bonuses (not tied to profits), service awards, suggestion awards, etc. ..... $_____ 607
8. Other (Specify: _____) ..... $_____ 619
9. TOTAL ..... $_____ 631

H. EMPLOYEE PAYROLL DEDUCTIONS (***employee's*** share only):

- For this question, report deductions from ***employee*** pay. Employer contributions are reported in questions B-E.

1. Old-Age, Survivors, Disability, and Health Insurance (employee FICA taxes) and Railroad Retirement Taxes ..... $_____ 643
2. Retirement and Savings Plan payments ..... $_____ 655
3. Life insurance premiums ..... $_____ 667
4. Medical and Medically-Related Benefits Payments ..... $_____ 679
5. Other (Specify: _____). Do not include deductions for income tax ..... $_____ 691
6. TOTAL ..... $_____ 703

I. EMPLOYEE HOURS

- These figures include hours worked or paid for (including time actually worked, ***plus*** holidays, vacation, sick leave, and other time paid for but not worked).

1. Total hours of a **typical full-time employee** during 1991:

   _____ (average number of hours per week per employee) × 52 = _____ (total hours during 1991 per employee) 715

2. Total hours of **all** employees in survey during 1991:

   _____ (total hrs. during 1991 per employee) × _____ (full-time equivalent employees included in your survey data for 1991) = _____ (total hours of all employees in 1991) 719

1992 EMPLOYEE BENEFITS

A Reference Guide for Employers and Benefits Specialists,
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• • • •

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